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*Ontario Legislative Assembly*

# SESSIONAL PAPERS

VOL. XLIX.—PART III.

THIRD SESSION

OF THE

FOURTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO


SESSION 1917

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No. 64 Return to an Order of the House of the 26th February, 1917, for a Return shewing:—1. How many charters or licenses have been issued to racing associations operating in Ontario since the year 1912. 2. What are the names of the racing associations or companies and the dates of the issue of the licenses or charters respectively. Presented to the Legislature, March 1st, 1917. Mr. *Carter*. *Printed*.

No. 65 Return to an Address to His Honour the Lieutenant-Governor of the 11th April, 1916, praying that he will cause to be laid before this House a Return shewing:—1. Copies of all letters or telegrams, since the 1st January, 1915, which have passed between the Government or any official or agent thereof, and the International Nickel Company or the Canadian Copper Company or any officers or officials thereof, in reference to the damages done to the property of the farmers and others interested in the lands adjacent to the plant of the Canadian Copper Company. 2. Of all letters and telegrams which have passed between the Government, or any officer or official thereof—and particularly the Departments of Lands, Forests and Mines and of Agriculture—and Mr. Chas. McCrea, M.P.P., of Sudbury, in reference to the matters aforesaid or the operations of the International Nickel Company or the Canadian Copper Company, and the damage being done to the property in the vicinity of the operations of the said companies; and particularly the correspondence between either of the Departments and Mr. McCrea and Mr. Ponton and Mr. Jarvis, Valuers for the Canadian Copper Company. 3. Of all Orders in Council withdrawing lands from sale for agricultural purposes, at the instance or suggestion of the Canadian Copper Company. Presented to the Legislature, March 2nd, 1917. Mr. *Carter*. *Printed*.

No. 66 Return to an Order of the House of the 19th February, 1917 for a Return shewing how many patients were regularly cared for in the Whitby Asylum during the year 1916. Presented to the Legislature, March 2nd, 1917. Mr. *Wigle*. *Printed*.



- No. 67      Return to an Order of the House of the 23rd February, 1917, for a Return of copies, 1. Of the pay-rolls of the Industrial Department of the Reformatory for the Province of Ontario, commencing November 1st, 1915, and ending October 31st, 1916, specifying the nature of the services rendered by those whose names appear in the Return. 2. Of the monthly payments by the Industrial Department of the Reformatory for the Province of Ontario to persons whose names do not appear upon the monthly pay-roll of the Industrial Department, specifying the nature of the services rendered by those whose names appear in the Return. Presented to the Legislature, March 2nd, 1917. Mr. Bowman. *Not Printed.*
- No. 68      Return to an Order of the House of the 3rd April, 1916, for a Return shewing: 1. The number of acres occupied by *bona fide* settlers on the lands purchased from the Government by Willis K. Jackson *et al.* under agreement bearing date the 14th day of June, 1912, particularizing the number of acres occupied each year since the date of the said agreement. 2. The number of settlers occupying such lands since the date of such agreement and the number respectively occupying the same for each year since the date of said agreement and the number of acres occupied by each settler. 3. The number of settlers who have lived up to the requirements of The Free Grant and Homestead Act and the regulations thereunder, and the number in default. 4. The number of farms required to be cleared by the Minister under Clause 4 of said agreement, and the actual number of such farms cleared, the amount of work performed, and the number and kind of buildings erected in accordance with the request of said Minister. 5. The number and extent of roads, bridges and other improvements, designating the nature of such improvements, required by the Minister to be done under Clause 5 of said agreement and the number and extent of such roads, bridges and other improvements completed in accordance with such request. 6. The number of schools and school buildings erected under Clause 6 of said agreement, and whether same are established and erected to the satisfaction of the Minister, also the location of such schools, particularizing those which are not satisfactory to the Minister and the reason for such dissatisfaction. 7. The amount of work required to be performed under Clause 7 of said agreement that has actually been performed, particularizing the nature and cost of such work, and the date each work was commenced and completed. 8. The number of acres cut over by the purchaser under Clause 8 of said agreement, and whether same cleared in accordance with the terms of said clause and to the satisfaction of the Minister; and whether the terms of said clause as to leaving 20 acres of wood for each farm have been complied with, and the kind of wood so left. 9. Whether all the timber cut by the purchaser has been manufactured in the townships of Kendry and Haggart,



and if not, the amount not so manufactured and the amount of timber disposed of outside of such townships, and to whom the same was sold. 10. The amount of timber that has been purchased from the settlers by the purchaser, and upon what terms were such purchases made; and how much and at what rate were the settlers paid for cutting and removing timber; and what was the rate charged to the settler for the use of the purchaser's teams. 11. The number and date of sales that have been made by the purchaser to settlers and the terms of such sales and copies of all agreements between such settlers and purchasers and as to whether the same have been approved of by the Minister. 12. The number of patents issued to settlers under Clause 13 of said agreement. 13. The extent of the lands upon which patents have been issued to the purchaser under Clause 14 of said agreement, and the nature and cost of the buildings built on same for which such patents granted. 14. All correspondence between the Government or any officer or official thereof and the purchaser or any of them, or any officer or official of such purchaser, and between the Government or any officer or official thereof and any settlers, relating to the whole or any part of the subject matter of the said agreement. Presented to the Legislature, March 6th, 1917. Mr. Lang. *Not Printed.*

- No. 69 | Return to an Order of the House of the 16th February, 1917, for a Return shewing:—1. All statements furnished by the Canada Copper Company, International Nickel Company, Mond Nickel Company, and any other company producing nickel, under section 8 of The Mining Act, respecting taxation since the 1st of January, A.D. 1915. 2. All reports from any Government Mine Assessor, made under the provisions of The Mining Act, in respect to the mining operations of the Canada Copper Company, the International Nickel Company or the Mond Nickel Company, particularly with reference to the taxes to be paid by the said companies, or any of them, under The Mining Tax Act. 3. All correspondence since the 1st day of January, 1915, between the Minister of Lands, Forests and Mines, or the Provincial Treasurer, or any officer or official of the Government, and the Canada Copper Company, the International Nickel Company, the Mond Nickel Company, and any other companies producing nickel, or any officer or solicitor for or on behalf of the said companies, or any of them, with reference to the amount of taxes or royalties paid or to be paid by the said companies or any of them, to the Provincial Treasurer of the Province, in respect of the ore mined or the mining operations carried on by them in the Province of Ontario. Presented to the Legislature, March 16th, 1917. Mr. Carter. *Not Printed.*

- No. 70 | Return to an Order of the House of the 9th March, 1917, for a Return shewing:—1. The number, kind and cost of buildings comprised in the Burwash Prison Farm property. 2. What is the number of acres of land belonging to or included in the Bur-



wash Prison Farm property, and of such land, how many acres are under cultivation, and how many acres are used for the purpose of pasture. 3. How many prisoners are there at Burwash Prison Farm. 4. What is the number of employees at the Burwash Prison Farm, and what is the amount of salary paid to each employee. 5. Were cattle or other animals shipped from the Burwash Prison Farm in the year 1916, and if so, what was the number so shipped, the total value of such shipments and the amount paid as freight charges thereon. 6. Were cattle or other animals brought to the Burwash Prison Farm from other places in the year 1916, and if so, what was the number so brought, and what were the names of the places from which said cattle or other animals were brought. Presented to the Legislature, March 16th, 1917. Mr. *Mageau*. *Printed*.

No. 71 Return to an Order of the House of the 16th February, 1917, for a Return:—1. Shewing the names of all the Townsites established by the T. & N. O. Ry. Commission. 2. Shewing all the townsite lands sold by the T. & N. O. Ry. Commission on or after July 29, 1916, the towns in which they were situated, and the amounts received for each. Presented to the Legislature, March 20th, 1917. Mr. *Bowman*. *Not Printed*.

No. 72 Copies of contracts with The Kinleith Paper Company, Limited, St. Catharines, Ontario; The Georgetown Coated Paper Mills, Limited, Georgetown; The Provincial Paper Mills Company, Limited, Toronto; authorized by Order in Council dated February 20th, 1917. Presented to the Legislature, March 21st, 1917. *Printed*.

No. 73 Return to an Order of the House of the 19th February, 1917, for a Return shewing if the Canadian Northern Railway Company applied to the Minister of Lands, Forests and Mines to designate the lands or any part of the lands to be granted to the said railway as provided in section 3, 9 Edw. VII., chap. 71. 2. Has the Minister of Lands, Forests and Mines designated any such lands or any part of the same. 3. If such lands or any part of the same have been so designated, what is the total acreage so designated, and of what townships or part of townships does the same consist. 4. Have the said lands or any part of the same been surveyed. 5. If the said lands have not been so designated, why have they not been designated. Presented to the Legislature, March 21st, 1917. Mr. *Davidson*. *Printed*.

No. 74 Return to an Order of the House of the 23rd February, 1917, for a Return shewing:—1. What amounts have been paid and upon what dates since January 1st, 1916, to the firm of Gunn, Richards and Company, Production Engineers and Public Accountants of 43 Wall Street, 43 Exchange Place, New York, or to any one acting for them, or on their behalf, on account of any



- Department of the Government. 2. What amounts, if any, are still owing to the said firm or any one acting for them or on their behalf. 3. What were the services rendered in respect to which such payments were made or liability incurred. 4. By what authority was the employment of the said firm authorized. Presented to the Legislature, March 21st, 1917. Mr. *Richardson*. *Not Printed*.
- No. 75 Return to an Order of the House of the 19th February, 1917, for a Return shewing:—1. The total capital expenditure to the end of the fiscal year for all purposes in respect to the Guelph Prison Farm. 2. Any further capital expenditures contemplated, and if so, to what amount. 3. How many prisoners, on the average, have been accommodated at the Guelph Prison Farm during the year 1916. 4. How many prisoners are now at the Guelph Prison Farm for offences against the criminal law. 5. What was the average number of prisoners at the Guelph Prison Farm during the year 1916 for offences against the criminal law. Presented to the Legislature, March 28th, 1917. Mr. *Ferguson* (*Kent*.) *Printed*.
- No. 76 Return to an Order of the House of the 28th March, 1917, for a Return shewing:—1. What was the total cost of the knitting plant installed at the Mercer Reformatory, Toronto. 2. From whom was such knitting plant purchased and what was the date of purchase. 3. When was the said knitting plant installed. 4. What amount was paid to operatives up to the 1st of March, 1917, for operating the said plant. 5. What is the value of the goods produced from the knitting plant. 6. Have the goods produced by the said plant been sold, and if so, to whom. Presented to the Legislature, March 29th, 1917. Mr. *Ferguson* (*Kent*.) *Not Printed*.
- No. 77 Return to an Address to His Honour the Lieutenant-Governor of the 19th February, 1917, praying that he would cause to be laid before this House a Return:—1. Of copies of all correspondence passing between the Government of this Province, or any member, officer or official thereof, and the Government of the Dominion of Canada, or any officer or official thereof, in reference to the care of Returned Soldiers. 2. Of all correspondence passing between the Government of this Province, or any member, officer or official thereof, and the Government of the Dominion of Canada, or any officer or official thereof, in reference to the establishment of Convalescent Homes for the care of Returned Soldiers. 3. Of all correspondence passing between the Government of this Province, or any member, officer or official thereof, and the Government of the Dominion of Canada, or any officer or official thereof, in reference to the relations between the Soldiers' Aid Commission and the Military Hospitals Commission of the Army Medical Service Corps. Presented to the Legislature, April 2nd, 1917. Mr. *Rowell*. *Not Printed*.

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| No. 78 | Return to an Order of the House of the 21st March, 1917, for a Return of copies: 1. Of all correspondence and documents at any time passing between the Director of Industries, Ontario Reformatory, and the Assistant Provincial Secretary, referring to Alexander McPherson, foreman, Ontario Reformatory Industries, and Fred. W. French, Assistant Director of Ontario Reformatory Industries, or either of them, or relating to any matters arising between the said Alexander McPherson and Fred. W. French. Presented to the Legislature, April 2nd, 1917. Mr. <i>Richardson</i> . <i>Not Printed</i> .  |
| No. 79 | Copies of all Orders-in-Council made under the authority of the Department of Education Act or of the Acts relating to Public Schools, Separate Schools or High Schools, passed since the opening of the present Session of the Legislative Assembly. ( <i>See No. 61.</i> ) Presented to the Legislature, April 2nd, 1917. <i>Printed</i> .  |
| No. 80 | Return to an Order of the House of the 30th March, 1917, for a Return shewing: 1. What has been the cost of the Ontario Nickel Commission since the 1st day of February, 1917: (a) For salaries or payments by way of remuneration or honorarium to each member of the Commission respectively; (b) For travelling expenses of each member of the Commission respectively; (c) For allowance in lieu of travelling expenses to each member of the Commission respectively; (d) For other purposes, specifying such purposes and amounts. 2. What honorarium, remuneration or salary is payable or to be paid to the members of the Commission other than G. T. Holloway. 3. Is the Chairman, G. T. Holloway, still in the Government employ at \$20,000 <i>per year</i> and \$10.00 <i>per day</i> in lieu of travelling expenses, and if so when will the obligation of the Government cease. 4. Are the travelling expenses of the said G. T. Holloway from Toronto to Great Britain to be paid by the Government in addition to the allowance made to him. 5. What were the services rendered by each of the following parties in respect of which payments were made to them for salary as shown in the Return of the 16th February, 1916, respectively: Professor George A. Guess, salary, \$1,250; F. Clithero, salary, \$388.54; G. W. Dixon, salary, \$359.03; A. L. Clark, salary, \$600.00; R. N. Dickson, salary, \$485.00; A. Stanfield, salary, \$200.00; E. M. Tozer, salary, \$306.60; E. A. Wilson, salary, \$210.73. Presented to the Legislature, April 4th, 1917. Mr. <i>Dewart</i> . <i>Not Printed</i> . |
| No. 81 | Return to an Order of the House of the 19th March, 1917, for a Return of copies of all correspondence between the Government of Ontario or any Member, officer or official thereof, and the Devonshire Race Track Company or any member, officer or official thereof, and in particular the correspondence between J. T. White, Esq., Solicitor to the Department of the Provincial Treasurer, and Hon. Dr. Reaume. Presented to the Legislature, April 4th, 1917. Mr. <i>Wigle</i> . <i>Not Printed</i> .  |



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| No. 82 | Return to an Order of the House of the 28th March, 1917, for a Return of:—1. Copies of: (1) Charter of the Gore Bay Riding and Driving Association. (2) Supplementary Letters Patent, dated 17th November, 1915, increasing capital stock to \$25,000, and changing name to “Northern Riding and Driving Association.” (3) Supplementary Letters Patent, dated 12th February, 1916, increasing capital stock to \$200,000. 2. Copies of all annual returns made by the said company. 3. Copies of all correspondence, and documents filed with the Government on the application for the issue of said Supplementary Letters Patent. 4. Copies of application for license to the Provincial Treasurer, and all correspondence and communications in connection with the issue of said license to hold a race meeting at Windsor. Presented to the Legislature, April 6th, 1917. Mr. Wigle. <i>Not Printed.</i> |
| No. 83 | Report of the Horticultural Experiment Station, Vineland Station, Ontario, 1906-1915. Presented to the Legislature, April 6th, 1917. <i>Printed.</i>   |
| No. 84 | Report of the Soldiers’ Aid Commission of Ontario, 1916. Presented to the Legislature, April 6th, 1917. <i>Not Printed.</i>  |
| No. 85 | Return to an Order of the House of the 12th March, 1917, for a Return shewing what was the number of prisoners in all gaols, reformatories and prisons in the Province of Ontario, on the thirtieth day of September, 1916. Presented to the Legislature, April 6th, 1917. Mr. Parliament. <i>Not Printed.</i>   |
| No. 86 | Return to an Order of the House of the 26th March, 1917, for a Return shewing:—1. What was the total number of members of the Inside Civil Service of the Government of the Province of Ontario and the total number in each department thereof on the 31st day of July, 1914, the 31st day of July, 1916, and the 28th day of February, 1917, respectively. Presented to the Legislature, April 6th, 1917. Mr. Elliott. <i>Not Printed.</i>   |
| No. 87 | Return to an Order of the House of the 16th March, 1917, for a Return shewing:—1. What tenders were received for each and every of the lots advertised for sale by George W. Lee, Commissioner of the Temiskaming and Northern Ontario Railway in the “North Bay Times” on Thursday, October 12th, 1916. 2. Which of the said lots have been sold by the said George W. Lee, the Temiskaming and Northern Ontario Railway Commission or any officer or official thereof. 3. What were the prices and terms at and upon which each and every of the said lots were sold by the said George W. Lee, the said Commission or any officer or official thereof. 4. Which of the said lots sold by the said George W. Lee, the said Commission, or any officer or official thereof, within the municipalities of Porquis Junc-  |

tion, Matheson, Cochrane, and Englehart, or what proportion of each and every lot so sold lies within the municipalities. Presented to the Legislature, April 6th, 1917. Mr. *Mageau*. *Not Printed*.

- No. 88      Return to an Order of the House of the 21st March, 1917, for a Return of copies:—1. Of all reports for the year ending October 31st, 1916, of the superintendents of each and all the asylums, government prisons and reformatories in Ontario. 2. Of letters between Assistant Provincial Secretary and Fred Hill, relating to the dismissal of the said Fred Hill from the staff of the Ontario Reformatory at Guelph. Presented to the Legislature, April 6th, 1917. Mr. *Grieve*. *Not Printed*.
- No. 89      Return to an Order of the House of the 16th February, 1917, for a Return shewing:—1. What amount has actually been paid since January 1st, 1916, for war purposes, by the Government, out of the proceeds of the Provincial War Tax. 2. For what particular purposes have such payments been made and what are the date of such payments. Presented to the Legislature, April 6th, 1917. Mr. *Bowman*. *Not Printed*.





DETAILED REPORT

OF THE

**Superintendent of Insurance**

TRANSACTIONS FOR THE YEAR 1916

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO :

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1917



Printed by  
WILLIAM BRIGGS  
Corner Queen and John Streets  
TORONTO

To His Honour SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the  
Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the detailed Report of the Superintendent of Insurance for the year ended 31st December, 1916.

Respectfully submitted,

I. B. LUCAS,  
Attorney-General.

TORONTO, July 3rd, 1917.



PARLIAMENT BUILDINGS,

TORONTO, July 2nd, 1917.

To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,

Attorney-General,

Toronto.

SIR,—I have the honour to submit the accompanying reports respecting the various organizations constituted to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these insurers the Ontario Insurance Act distinguishes the following divisions:

A. Registered Dominion Licensees: being Insurance Corporations, Companies of Underwriters operating under or by virtue of the Insurance Act of Canada, and registered by the Province of Ontario, for the transaction of insurance in the Province.

B. Provincial Licensees: being Insurance Companies licensed, inspected and registered by the Province of Ontario, for the transaction of insurance therein.

Of these divisions, the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

All of the Companies in Division A, except Ocean and Inland Marine Companies, make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's detailed Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

In order to prevent unnecessary delay in publication, the two Divisions have been placed simultaneously in the printer's hands—the pages of the Divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies standing registered at the dates therein mentioned.

I have the honour to be, Sir,

Your most obedient servant,

A. R. BOSWELL,

Superintendent of Insurance.

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Index D: Insurance Brokers.

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## DIVISION A.

INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO, FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.



DIVISION A.—INSURANCE CORPORATIONS OR COMPANIES, OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

NOTE.—Reports heretofore made respecting such companies described fully their mode and place of incorporation; their statutory powers, duties, rights, and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to the creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policyholders of those several countries. In the present report, except in the case of new admissions to registry, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, of which the Department of Insurance has had notice, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean Marine Companies and (since 4th May, 1910, Inland Marine Companies, see 9-10 Edward VII. (1910, c. 32 (D) ), make financial statements annually to the Dominion of Canada; and those statements, as revised by the Dominion Superintendent, can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean and Inland Marine Companies.

The deposits of Companies in this division have been revised up to the 1st April, 1917.

## DIVISION A

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### ALLIANCE ASSURANCE COMPANY, LIMITED.

Register No. 5917.

Certificate of Registry 3356.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company, Limited.

2. The Company was originally constituted by deed of settlement dated the 4th August, 1824, under the name of the Alliance British and Foreign Life and Fire Assurance Company. The corporate name was changed to the Alliance Assurance Company, and the Company is now governed by the Act of the Imperial Parliament 49 and 50 Vict., chap. 74 (the Alliance Assurance Company's Act, 1886), and by the said deed as thereby altered. The Company was under the (Imperial) Companies' Act, 1862 to 1900, registered as a Limited Company, 11th April, 1902.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum of £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares; and see new paragraph 2 *supra*.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the Capital of the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Accident, Sickness, Guarantee and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$236,958, held by the Receiver-General of Canada.

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### CANADA LIFE ASSURANCE COMPANY.

Register No. 5879.

Certificate of Registry No. 3319.

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#### DIRECTORS AND OFFICERS.

*Directors*.—Herbert C. Cox, Toronto; Adam Brown, Hamilton; Alexander Bruce, K.C., Toronto; E. R. Wood, Toronto; Kenneth McKenzie, Winnipeg; J. H. Plummer, Toronto; Leighton McCarthy, K.C., Toronto; Robert Bickerdike, M.P., Montreal; Hon. J. A. Loughheed, Calgary, Alta.; Brigadier-Gen. the Hon. Sir John M. Gibson, K.C.M.G., Hamilton; H. A. Richardson, Toronto; Robert Stuart, Chicago, Ill.; F. Le M. Grasset, M.D., Toronto; Dr. John Hoskin, K.C., Toronto; William B. Meikle, Toronto.



*Officers.*—Herbert C. Cox, President and Manager, Toronto; J. H. Plummer, Vice-President, Toronto; C. R. Acres, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating the Canada Life Insurance Company, 56 Vict., chap. 76; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,231, held by the Government of Canada.

*Recent legislation* respecting the Canada Life Assurance Company was noted in the report of 1893; see also Statutes of Canada, 1899, 62-3 Vict., chap. 99; 1909 (D.), chap. 104, assented to 19th May, 1909.

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#### ÆTNA LIFE INSURANCE COMPANY.

Register No. 5890.

Certificate of Registry No. 3330.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, George H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of Connecticut, 1878, an Act to amend the Charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$2,000,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Those marked A are applicable solely to policies existing 31st March, 1878; those marked B to policies issued subsequently. Deposit accepted at the value of \$4,840,259, being \$100,000 (A), and \$4,740,259 (B).

## THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 5895.

Certificate of Registry No. 3335.

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DIRECTORS AND OFFICERS.

*Directors.*—E. B. Greenshields, Montreal; Sir H. V. Meredith, Montreal; D. Forbes Angus, Montreal; C. B. Gorden, Montreal; F. W. Molson, Montreal.

*Officers.*—D. M. McGoun, Manager for Canada, Montreal, Que.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Frederick William Doran, Toronto. Suits by or against the Company may be brought in the name of the manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845; 22 and 23 Vict., chap. 27, Standard Life Assurance Company's Act, 1859; 44 Vict., chap. 26, Standard Life Assurance Company's Act, 1881; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of the Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106; R.S.O. 1914, c. 183; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$5,184,078, being \$133,622 Life A, and \$5,050,465 Life B; also \$2,478,812 vested in Canadian Trustees under the Insurance Act.

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COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Register No. 5934.

Certificate of Registry No. 3373.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Geo. Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).



2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: *Public General Acts of the United Kingdom*: 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 Vict., chap. 19, The Companies Seal Act, 1864; 30 and 31 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies' Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1882; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 93, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding Up Act, 1890; *Private Acts*: 45-50 Vict., chap. 75 (Vesting of Securities and Property in Trustees, etc.); 53-4 Vict., c. 172 (Extension of Objects).

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Life Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows. Deposit accepted at the value of \$1,033,932, being \$97,431 Life A, \$149,931 Life B, and \$786,570 Fire.

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#### CONFEDERATION LIFE ASSOCIATION.

Register No. 5874.

Certificate of Registry No. 3314.

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#### DIRECTORS AND OFFICERS.

*Directors*.—W. D. Matthews, Toronto; J. K. Macdonald, Toronto; Sir E. B. Osler, M.P., Toronto; John Macdonald, Toronto; Cawthra Mulock, Toronto; Joseph Henderson, Toronto; Col. A. E. Gooderham, Toronto; Thos. J. Clark, Toronto; Lt.-Col. J. F. Michie, Toronto; Lt.-Col. Frederic Nicholls, Toronto; Peleg Howland, Toronto; John Firstbrook, Toronto.

*Officers*.—J. K. Macdonald, President, Toronto; W. D. Matthews, Vice-President, Toronto; Sir Edmund B. Osler, M.P., Vice-President, Toronto; James A. Macdonald, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72; an Act to amend the Act of Incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000, has been paid. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of Charter.) The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policyholders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit \$85,367, accepted at the value of \$70,895, held by the Dominion Government.

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ROYAL INSURANCE COMPANY, LIMITED.

Register No. 6005.

Certificate of Registry No. 3444.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the company may be brought in the name of the Royal Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of the Royal Insurance Company to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. The Royal Insurance Company, Limited (originally constituted by Deed of Settlement, dated the 31st day of May, 1845, completely registered under the Companies' Act 1845, and re-registered with unlimited liability under The Companies' Act, 1862) *was incorporated* under The Companies' Acts, 1862 to 1900, as a *Limited Company* on the 19th June, 1907, F. p. 367.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$2,385,512, being \$1,037,572 Life and \$1,347,940 Fire.



## WESTERN ASSURANCE COMPANY.

Register No. 6000.

Certificate of Registry No. 3439.

## DIRECTORS AND OFFICERS.

*Directors.*—E. R. Wood, Toronto; Robt. Bickerdike, M.P., Montreal; D. B. Hanna, John Aird, Z. A. Lash, K.C., LL.D., Geo. A. Morrow, Lt.-Col. Frederic Nicholls, Brig.-Gen. Sir Henry Pellatt, C.V.O., Toronto; W. R. Brock, Toronto; John Hoskin, K.C., LL.D., Toronto; W. B. Meikle, Toronto; H. C. Cox, Toronto; Alfred Cooper, London, Eng.; E. A. Roberts, Montreal, Que.; E. Hay, Toronto.

*Officers.*—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, Toronto; C. C. Foster, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related to each other as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Inland Transportation, Lightning, Explosion and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$72,281, held by the Receiver-General of Canada.

## THE NORTHERN ASSURANCE COMPANY, LIMITED.

Register No. 6020.

Certificate of Registry No. 3459.

1. Head Office, London, England, and Aberdeen Scotland. Chief Agent and Attorney for Ontario, Charles Boyd McNaught, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company, Limited.

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889; 62-3 V., s. 16 (Extension of objects, investments of funds, etc.).*

3. *The members are related as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.*

NOTE.—The clause referred to is as follows: "Provided always, that it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in anywise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$650,953, held by the Receiver-General of Canada.

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THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED.

Register No. 6011.

Certificate of Registry No. 3450.

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*Directors.*—Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; W. M. Macpherson, Montreal; Sir Frederick Williams-Taylor, Montreal.

*Officers.*—J. Gardner Thompson, Resident Manager, Montreal; Lewis Laing, Assistant Manager, Montreal.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the Directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7 William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, and Act to change the name of the Liverpool Fire and Life Insurance Company and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last-mentioned Company and for other purposes; 52 and 53 Vict., chap. 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes; 61-2 V., c. 68 (Extension and definition of objects of Company); 10 Edw. 7 and 1 Geo. 5, chap. 27 (Imp. 1910), an Act to provide for registration as a Limited Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is limited.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,217,056.



## PHOENIX ASSURANCE COMPANY, LIMITED.

[Collective or corporate names: From A.D. 1783 to 1813, The New Fire Office, or Phoenix Society; from A.D. 1813 to 1902, The Phoenix Assurance Company; from 1902 to the present time The Phoenix Assurance Company, Limited.]

Register No. 5942.

Certificate of Registry No. 3381.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are now related* as shareholders in an incorporated joint stock company, limited, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is limited to the amount remaining unpaid on the shares held by them respectively. Legislation (private): 58-9 V., c. 73 (Imp.). The Phoenix Assurance Company's Act, 1895, re-enactment of 53 Geo. III., c. 212 (with amendments) increasing capital, etc.; 1908, 7-8 Edward VII., (D.), chap. 145.

3. By agreement dated 10th July, 1907, duly ratified by Order of the High Court of Justice, for England, dated 23rd November, 1907, under the provision of the Imperial Statute in that behalf, The Pelican and British Empire Life Office agreed to transfer to The Phoenix Assurance Company, Limited, the undertaking and business of the former Company, which transfer the latter Company by Resolution dated 18th December, 1907, agreed to accept; and by Special Act, 7-8 Ed. VII. (1908), c. 145 (D), the Dominion authorized The Phoenix Assurance Company, Limited, to be licensed to carry on in Canada, in addition to its fire insurance business, the existing Canadian business of The Pelican and British Empire Life Office.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Life Insurance. The Company is also registered under The Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,315,159; being \$504,190 Life and \$810,969 Fire; also \$1,671,574 vested in Canadian Trustees under the Insurance Act.

## LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED.

Register No. 5922.

Certificate of Registry No. 3361.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain, 7 and 8 Vict., chap. 210, an Act for Registration, Incorporation and Regu-

lation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demand under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such member.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1917, and expiring on 31st March, 1918, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$603,161 held by the Receiver-General.

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#### THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 5878.

Certificate of Registry No. 3318.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Albert E. Donovan, M.P.P., Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured, who constitute the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1917, and expiring the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as security for the policyholders therein as follows: Deposit accepted at the value of \$2,580,260, held by the Receiver-General at Ottawa; also \$5,100,000 in hands of Canadian Trustees under the Insurance Act.



## THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 6004.

Certificate of Registry No. 3443.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Percy Joseph Quinn, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively, and said capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Inland Transportation and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$550,701.

## QUEBEC FIRE ASSURANCE COMPANY.

Register No. 5925.

Certificate of Registry No. 3364.

## DIRECTORS AND OFFICERS.

*Directors*.—William A. Sims, Orillia; Alfred Wright, Toronto; A. E. Blogg, Toronto; A. W. Blake, Winnipeg; V. Chateauvert; R. Audette, Quebec; Alex. MacLean, Toronto; E. G. Meredith, Quebec; Colin E. Sword, Montreal.

*Officers*.—V. Chateauvert, President, Quebec; Colin E. Sword, Manager, Quebec; Geo. H. Henderson, Secretary, Quebec.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (an Act to incorporate the Quebec Fire Insurance Company); Dominion of Canada, 46 Vict., chap. 83, 1883, an Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$188,942, held by Insurance Branch, Finance Department, Ottawa.

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GUARDIAN ASSURANCE COMPANY (LIMITED), LONDON, ENGLAND.

Register No. 5911.

Certificate of Registry No. 3351.

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CANADIAN TRUSTEES.

K. W. Blackwell, Chairman, Montreal; Tancrede Bienvenu, Montreal; J. O. Gravel, Montreal; H. M. Lambert, Manager, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deeds of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable the Guardian Fire and Life Assurance Company to reduce the amount of their paid-up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend the Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Company's Act, and the Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related* as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of insurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under such policy, instrument, deed or contract containing such proviso.

By the Guardian Assurance Company's Act, 1893 (Imp.), which received the Royal Assent April 29th, 1893 (56-7 V., c. 13), the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done



on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or affect the rights of the existing policyholders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$759,103, held by the Receiver-General of Canada.

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### THE GUARANTEE COMPANY OF NORTH AMERICA.

Register No. 5929.

Certificate of Registry No. 3368.

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#### DIRECTORS AND OFFICERS.

*Directors:*—Hartland S. MacDougall, Montreal; James G. Cannon, New York; J. B. Forgan, Chicago; H. E. Rawlings, Montreal; Hon. E. C. Smith, St. Albans, Vt.; P. Stockton, Boston; H. T. Meredith, Montreal; John Macdonald, Toronto; E. F. Hebden, Montreal; W. McMaster, Montreal.

*Officers.*—H. E. Rawlings, President and Managing Director, Montreal; H. S. MacDougall, Vice-President, Montreal; R. B. Scott, Secretary, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: Province of Canada, 14 and 15 Vict., chap. 36, 1851, an Act to incorporate The Canada Guarantee Company; Dominion of Canada, 35 Vict., chap. 22, 1873, an Act to amend the Act incorporating The Canada Guarantee Company; Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company; Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policyholders therein as follows: Deposits accepted at the value of \$54,958, held by Receiver-General of Canada.

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

Register No. 5952.

Certificate of Registry No. 3391.

## DIRECTORS AND OFFICERS.

*Directors.*—L. Goldman, A.I.A., F.C.A., Toronto; Lt.-Col. D. McCrae, Guelph; W. Cromwell Gurney, Toronto; John N. Lake, Toronto; M. J. Haney, Toronto; W. K. George, Toronto; J. A. Patterson, K.C., Toronto; Hamilton Cassels, K.C., Toronto; C. W. I. Woodland, Toronto.

*Officers.*—L. Goldman, A.I.A., F.C.A., President and Managing Director, Toronto; W. Kerr George, 1st Vice-President, Toronto; Lt.-Col. D. McCrae, 2nd Vice-President, Guelph; W. B. Taylor, B.A., LL.B., Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated.*—The Company was incorporated under Dominion Act, 42 Vict., chap. 73; see also 60-1 V., c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000; paid in cash thereon, 20 per cent., \$60,000. (See the following Acts of Canada: 42 Vict., chap. 73; 45 Vict., chap. 98.)*

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,392, held by Dominion Government.

## THE ATLAS ASSURANCE COMPANY, LIMITED.

Register No. 5984.

Certificate of Registry No. 3423.

## DIRECTORS AND OFFICERS.

*Directors.*—Herbert Brooks, Henry John Gardiner, Francis Alexander Johnston, Oswal Cecil Magnaic, Eugene Frederick Noel, Samuel J. Pipken, W. H. N. Goschen, Sir John Denison-Pender, K.C.M.G., Kenneth L. C. Prescott, John Annan Bryce, M.P., Rhys Williams, Right Hon. Lord Inchcape, Captain Henry Brereton Hooper, R.I.N.

*Officers.*—Herbert Brooks, Chairman; Francis Alexander Johnston, Deputy-Chairman; Samuel J. Pipken, General Manager and Secretary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto. Suits by or against the Company may be brought in the name of the Chairman and Secretary for the time being.



2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 54 Geo. III., chap. 79 (Imp.), an Act to enable The Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies Act, 1870, and Acts amending it. The Company was incorporated under the Companies' Acts (Imp.), 1862 to 1900 as a limited company on the 13th June, 1901, under the name "Atlas Assurance Company, Limited."

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each, on each of which shares the sum of £6 has been paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$428,613, held in trust for the Receiver-General for the Dominion of Canada.

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#### THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Register No. 5888.

Certificate of Registry No. 3328.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, DeWitt Davenport, Toronto. Suits by or against the Company may be brought in the name of the Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.

3. *Members, how related*.—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policyholders. Under the law of New York State when the Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: (A) is applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; Deposit accepted at the value of \$5,019,873, being \$100,000 (A) and \$4,919,873 (B). Also \$828,000 in the hands of Canadian Trustees under the Insurance Act.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 5930.

Certificate of Registry No. 3369.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict., chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Automobile and Tornado Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$379,131, held by the Dominion Government.

## NEW YORK LIFE INSURANCE COMPANY.

Register No. 5941.

Certificate of Registry No. 3380.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Ralph M. Devins, Toronto. Suits by or against the Company may be brought in the name of the New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations constituting chapter 38 of the General Laws, New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual election of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$7,234,317, held by the Government; being \$100,000 Life A and \$7,134,317 Life B; also \$4,374,778 vested in Canadian Trustees under the Insurance Act.



## THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 6022.

Certificate of Registry No. 3461.

## DIRECTORS AND OFFICERS.

*Directors.*—W. R. Brock, Toronto; E. Hay, Toronto; John Hoskin, K.C., LL.D., Toronto; Col. Sir H. M. Pellatt, C.V.O., Toronto; R. Bickerdike, M.P., Montreal; D. B. Hanna, Toronto; John Aird, Toronto; Z. A. Lash, K.C., Toronto; Geo. Morrow, Toronto; Lt.-Col. Frederick Nicholls, Toronto; Alfred Cooper, London, Eng.; E. R. Wood, Toronto; H. C. Cox, Toronto; W. B. Meikle, Toronto; E. A. Robert, Montreal, Que.

*Officers.*—W. R. Brock, President, Toronto; W. B. Meikle, Vice-President and General Manager, Toronto; E. F. Garrow, Secretary.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 17th May, 1882; 45 Vict., chap. 99, an Act to amend and consolidate as amended the several Acts relating to the British America Assurance Company; 56 Vict., chap. 75 (D.).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Hail Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: \$68,840 Municipal Debentures, and \$22,400 Loan Company Debentures. (Accepted at \$81,581.)

## CALEDONIAN INSURANCE COMPANY.

Register No. 5904.

Certificate of Registry No. 3343.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of Great Britain and Ireland, 1846, chap. 45, an Act for incorporating the Caledonian Insurance Company, 1880, chap. 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company; 1892; 55-6 V., c. 7, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows: It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands rising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, on his or her share or shares in the capital of the said Company at the time the claim shall rise.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Municipal Securities, \$292,179; Loan Company Debentures, \$133,833. South Australian Government Bonds, \$48,667; total \$474,679 (accepted at \$416,436).

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THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Register No. 5939.

Certificate of Registry No. 3378.

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1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, chap. 308, 1849; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849; chap. 710, 1870, an Act to amend the Charter of the United States Life Insurance Company, passed May 6th, 1870; chap. 624, 1872, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed May 10th, 1872; chap. 44, 1882, an Act to amend the Charter of the United States Life Insurance Company in the City of New York, passed March 31st, 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policyholders are eligible as directors. The capital is entitled to 6 per cent. interest only, all other profits belong to the policyholders. There is no liability of stockholders, as the capital stock (\$440,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$288,253, held by the Minister of Finance of the Dominion of Canada.



## UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 5989.

Certificate of Registry No. 3428.

1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate the Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of the Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Assurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 39 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to Securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examinations of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,738,390, being \$100,000 (A), and \$1,638,390 (B).

## THE TRAVELERS INSURANCE COMPANY.

Register No. 5947.

Certificate of Registry No. 3386.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, H. A. Laurence, Toronto. Suits by or against the Company may be brought in the name of the Travelers Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Resolutions incorporating the Travelers Insurance Company, June 17th, 1863; resolutions amending the Charter of the Travelers Insurance Company, June 16th, 1864; same, May 31st, 1865; same, June 6th, 1866; same, April 24th, 1883; same, April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life and Accident Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$740,409, being \$410,409 (Life) and \$330,000 (Accident). Also \$3,300,000 in the hands of Canadian trustees under the Insurance Act.

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### THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5898.

Certificate of Registry No. 3337.

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#### DIRECTORS AND OFFICERS.

*Directors.*—H. R. Macaulay, M.D., Guelph; S. H. Ewing, Montreal; T. B. Macaulay, Montreal; J. R. Dougall, Montreal; Abner Kingman, Montreal; J. McKergow, Montreal; H. Warren K. Hale, Philadelphia; Sir H. S. Holt, Montreal; Hon. R. Dandurand, Montreal; Chas. R. Hosmer, Montreal; W. M. Birks, Montreal; G. E. Drummond, Montreal.

*Officers.*—T. B. Macaulay, President, Montreal; Samuel H. Ewing, Vice-President, Montreal; T. B. Macaulay, Managing Director, Montreal; Frederick G. Cope, Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, John A. Tory, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating The Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, \$700,000, of which there has been paid up \$105,000.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,637, held by the Receiver-General, Ottawa.



## THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 5889.

Certificate of Registry No. 3329.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25,000 was transferred to the paid-up capital, increasing the same to £100,000 as above mentioned, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The Company is now collecting premiums and paying claims in Canada in virtue of the Insurance Act (Canada), chap. 32.

5. *Deposited assets*.—The Company has on deposit with the Receiver-General of Canada, accepted at \$58,157, as special security for the policyholders in Canada.

## THE LONDON AND LANCASHIRE LIFE AND GENERAL ASSURANCE ASSOCIATION, LIMITED.

Register No. 5877.

Certificate of Registry No. 3317.

## DIRECTORS AND OFFICERS.

*Directors*.—Alexander Bissett, Montreal; A. J. Dawes, Montreal; E. F. Hebden, Montreal; H. B. Mackenzie, Montreal; E. C. Pratt, Montreal.

*Officers*.—Alex. Bissett, Montreal, Attorney and Manager for Canada; W. H. R. Emmerson, Assistant Secretary and Actuary.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life and General Assurance Association, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63; Companies' Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19; Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of the profits declared, making £20,000, or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$138,500. Also \$3,715,000 vested in Canadian Trustees under Insurance Act (accepted at \$3,831,154, being \$100,000 (A) and \$3,731,154 (B).

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#### LLOYD'S PLATE GLASS INSURANCE COMPANY.

Register No. 5981.

Certificate of Registry No. 3421.

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#### DIRECTORS AND OFFICERS.

*Directors.*—William T. Woods, New York; George M. Olcott, New York; J. H. Seed, New York; W. A. Nash, New York; H. B. Hall, New York; G. H. Prentiss, New York; Alfred B. Hall, New York; Joseph L. White; F. J. Middlebrook, New York; Samuel T. Brown, New York; John F. Huntsman, Jr., New York; Charles G. Smith, New York; S. A. Baltazzi, Westbury, L.I.

*Officers.*—William T. Woods, President, New York; George M. Olcott, Vice-President, New York; C. E. W. Chambers, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, LeGrand Reed, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amending 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$83,373, held by the Minister of Finance.

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OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 5909.

Certificate of Registry No. 3348

*Officers*.—Charles H. Neely, General Manager for Canada, Toronto.

1. Head Office, London, England. Suits by or against the Company may be brought in the name of the Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 35-6 Vict., 164; 1890, chap. 229; 53 and 54 Vict., Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$577,605.

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THE LONDON ASSURANCE CORPORATION.

Register No. 6019.

Certificate of Registry No. 3458.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, S. Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., c. 126, The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$285,833.

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### THE LONDON LIFE INSURANCE COMPANY.

Registry No. 5957.

Certificate of Registry No. 3396.

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#### DIRECTORS AND OFFICERS.

*Directors.*—John McClary, London, Ont.; Albert O. Jeffery, K.C., London; Sir George C. Gibbons, K.C., London; Thomas H. Smallman, London; William F. Bullen, London; T. W. Baker, London; W. J. Christie, Winnipeg, Man.; W. M. Spencer, London, Ont.; George M. Reid, London.

*Officers.*—John McClary, President, London; Albert O. Jeffery, K.C., Vice-President, London; John G. Richter, Manager and Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89;—Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$52,004, held by the Government of Canada.

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### THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Registry No. 5907.

Certificate of Registry No. 3346.

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#### DIRECTORS AND OFFICERS.

*Directors.*—A. H. C. Carson, Toronto; R. Home Smith, Toronto; F. D. Williams, Toronto; A. C. McMaster, K.C., Toronto; W. T. Kernahan, Toronto; L. G. M. Nesbitt, Brighton, Ont.; H. N. Cowan, Toronto; G. H. Williams, Winnipeg, Man.; W. G. Willoughby, Toronto.



*Officers.*—A. H. C. Carson, President; R. Home Smith, Vice-President; F. D. Williams, Managing Director; A. V. Stamper, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. The Company was constituted under the General Insurance Act of the old Province of Canada (Consolidated Statutes, 1859, U.C., chap. 52), as a County Insurance Company, by the name of the County of Middlesex Mutual Fire Insurance Company. The private Act, 27 Vict. (1863), chap. 52, of the Province of Canada, *inter alia* changed the name of the Company to the Agricultural Mutual Assurance Association of Canada, which name was by 41 Vict. (1878), chap. 40, of the Dominion of Canada, changed to the Agricultural Mutual Fire Insurance Company; and section 56 of the last mentioned Act empowered the Company by a majority vote of its members to further change the name to The London Mutual Fire Insurance Company of Canada.

The private Act, 62-3 Vict. (1899), chap. 118, of the Dominion, as amended by 1 Edward VII. (1901), chap. 103 (D.), *inter alia* empowered the Company to raise a stock capital of not less than \$100,000, nor more than \$500,000 in shares of \$100 each.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premiums, as the case may be.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,402, held by the Receiver-General of Canada.

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#### FIDELITY PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Registry No. 5962.

Certificate of Registry No. 3401.

1. Head Office, New York. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Fidelity Phenix Fire Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1882, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38 of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$356,872.

## THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Registry No. 5900.

Certificate of Registry No. 3339.

## DIRECTORS AND OFFICERS.

*Directors.*—A. J. Wilkes, K.C., Brantford; R. L. Patterson, Toronto; Brig.-Gen. Hon. James Mason, Toronto; C. C. Dalton, Toronto; D. G. Ross, Toronto; F. G. Osler, Toronto; John Massey, Toronto; W. G. Gooderham, Toronto; E. R. C. Clarkson, Toronto.

*Officers.*—W. G. Gooderham, President, Toronto; R. L. Patterson, Vice-President, Toronto; J. B. McKechnie, General Manager, Toronto; L. A. Winter, Treasurer, Toronto; A. J. Prest, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$177,892, held by the Government of Canada.

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Register No. 5906.

Certificate of Registry No. 3345.

## DIRECTORS AND OFFICERS.

*Directors.*—Col. Albert E. Gooderham, Toronto; W. G. Blackstock, Toronto; C. D. Warren, Toronto; R. L. Patterson, Toronto; Sir Donald D. Mann, Toronto; D. C. Ross, Toronto; Geo. E. Gooderham, Toronto.

*Officers.*—Col. A. E. Gooderham, President, Toronto; C. D. Warren, Vice-President, Toronto; Charles A. Withers, General Manager, Toronto; J. L. Turquand, Secretary-Treasurer.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Dominion of Canada Guarantee and Accident Insurance Company.



2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51; Canada, chap. 32, the Insurance Act; 1898, special Act; 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$182,547, held by the Government of Canada.

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#### THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 5924.

Certificate of Registry No. 3363.

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#### DIRECTORS AND OFFICERS.

*Directors*.—William A. Sims, Orillia, Ont.; Albert E. Blogg, Toronto; A. W. Blake, Winnipeg; Alexander MacLean, Toronto; Colin E. Sword, Montreal.

*Officers*.—William A. Sims, President, Orillia; A. E. Blogg, Managing Director, Toronto; Alfred Wright, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 87, an Act to incorporate the Mercantile Fire Insurance Company; 55 Vict., chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$182,560, held by the Receiver-General at Ottawa.

## THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Registry No. 5985.

Certificate of Registry No. 3424.

## DIRECTORS AND OFFICERS.

*Directors.*—S. R. Wickett, Toronto; John Burns, Toronto; Robert Forbes, Toronto; R. Ivens, S. M. Sterling, A. J. Tipping, C. S. Parsons, R. Maxwell, L. R. Arnett, Toronto; W. J. Sykes, Toronto; Adam Johnston, Toronto; E. Fielding, Toronto.

*Officers.*—Chas. S. Parsons, President, Toronto; S. M. Sterling, Vice-President, Toronto; R. Ivens, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Society may be brought in the name of the Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R.S.O. 1914, chap. 183; Ontario, 1888, chap. 26; Ontario, 1890, chap. 39; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees.

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance on the Assessment Plan.

## THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 6064.

Certificate of Registry No. 3503.

## DIRECTORS AND OFFICERS.

*Directors.*—Thomas Hilliard, Waterloo; S. B. Bricker, Waterloo; D. Bean, Waterloo; W. Vandusen, Toronto; George D. Forbes, Hespeler; P. H. Sims, Toronto; Dr. W. T. Parke, Woodstock; Thomas Trow, Stratford; A. J. Andrews, Winnipeg; E. F. Seagram, Waterloo; Ford S. Kumpf, Waterloo.

*Officers.*—Thos. Hilliard, President and Managing Director, Waterloo; P. H. Sims, Vice-President, Toronto; S. B. Bricker, Vice-President, Waterloo; P. H. Roos, Secretary-Treasurer, Waterloo.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; Canada, chap. 32, The Insurance Act; R.S.C., The Companies' Clauses Act.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held as security for the policyholders in Canada as follows: Deposit accepted at the value of \$51,309, held by Receiver-General of Canada.

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DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Register No. 6068.

Certificate of Registry No. 3507.

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DIRECTORS AND OFFICERS.

*Directors*.—Sir Herbert Ames, Montreal, Que.; J. M. Fortier, Montreal, Que.; F. W. Evans, Montreal, Que.; B. Tooke, Montreal, Que.; Wm. Hanson, Montreal, Que.

*Officers*.—F. W. Evans, President, Montreal, Que.; B. Tooke, Vice-President, Montreal, Que.; F. J. J. Stark, General Manager, Montreal, Que.; Frank J. J. Stark, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of the Dominion Gresham Guarantee and Casualty Company.

2. *Company, how constituted or incorporated*.—The Company was incorporated by an Act of the Parliament of Canada in the fifty-sixth year of Her late Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, R.S.C., chap. 34, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada; see Statutes of Canada, 1903; 7-8 Ed. VII, chap. 102, 1908; 2 Geo. V., chap. 87; 2 Geo. V, chap. 88 (1912).

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Burglary, Accident, Sickness, Guarantee and Automobile Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$113,644, held by the Treasury Department, Ottawa.

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

Register No. 6006.

Certificate of Registry No. 3445.

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DIRECTORS AND OFFICERS.

*Directors.*—Geo. C. Robb, Toronto; W. R. C. Carson, Hartford, Conn.; H. N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; Olaf E. Gamberg, Montreal.

*Officers.*—H. N. Roberts, President and General Manager, Toronto; Olaf E. Gamberg, Vice-President, Montreal; James P. Bryne, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate the Canadian Steam Users' Insurance Association; 45 Vict. chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada; 55 Vict., chap. 68, an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$98,933, held by the Receiver-General of Canada.

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SUN INSURANCE OFFICE.

Register No. 5910.

Certificate of Registry No. 3349.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Lyman Root, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21.]

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$491,092, held by the Superintendent of Insurance, Ottawa.

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### THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5882.

Certificate of Registry No. 3322.

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#### DIRECTORS AND OFFICERS.

*Directors.*—Right Hon. Sir Wilfrid Laurier, Ottawa, Ont.; Francis C. Bruce, Hamilton, Ont.; J. Kerr Fiskin, B.A., Toronto, Ont.; E. P. Clement, Kitchener, Ont.; W. J. Kidd, B.A., Ottawa, Ont.; Sir H. Montagu Allan, Montreal, Que.; L. J. Breithaupt, Kitchener, Ont.; Hume Cronyn, London, Ont.; George Wegenast, Waterloo, Ont.; R. O. McCulloch, Galt, Ont.; C. M. Bowman, M.P.P., Southampton, Ont.; Geo. Pattinson, Preston, Ont.

*Officers.*—E. P. Clement, K.C., President, Kitchener, Ont.; F. C. Bruce, 1st Vice-President, Hamilton, Ont.; J. Kerr Fiskin, B.A., 2nd Vice-President, Toronto; George Wegenast, Manager, Waterloo, Ont.; Charles Ruby, Secretary, Waterloo, Ont.

1. Head Office, Waterloo, Ontario. Suits by or against the Company may be brought in the name of the Mutual Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company. Special Act (D.), 1900, 63-4 Vict., chap. 112 (D.), changing the corporate name from The Ontario Mutual Life Assurance Company to the Mutual Life Assurance Company of Canada; also changing date of Annual Meeting; see also 3 Ed. VII., chap. 159.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$104,225, held by the Receiver-General, Ottawa.

## THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 6056.

Certificate of Registry No. 3495.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto.

2. The Company was incorporated by the Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A., and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their fully paid stock.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Inland Transportation, Explosion and Automobile Insurance, excluding insurance against loss by reason of injury to the person. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$360,195.

## THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 5975.

Certificate of Registry No. 3414.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the par value of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado Insurance and "Insurance against loss or damage to Automobiles by accident, burglary or theft." The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, deposit accepted at the value of \$905,033, held by the Minister of Finance.



## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 5914.

Certificate of Registry No. 3353.

## DIRECTORS AND OFFICERS.

*Directors.*—Charles J. Cater-Scott, Edinburgh; G. N. Moncel, Montreal; Wm. McMaster, Montreal; E. L. Pease, Montreal.

*Officers.*—Charles J. Cater-Scott, Edinburgh, Chairman; Owen D. Jones, General Manager, Edinburgh; Randall Davidson, Manager for Canada.

1. Head Offices, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Henry W. Evans, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102, North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Company's (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., chap. 15 (Royal Assent 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4 The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,212,831, being Life A, \$51,452; Life B, \$310,513, and Fire, \$850,866.

## ÆTNA INSURANCE COMPANY.

Register No. 5967.

Certificate of Registry No. 3406.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of the Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders in an incorporated joint stock Company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Automobile and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at \$397,301.

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THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Register No. 5990.

Certificate of Registry No. 3435.

1. Head Office, Norwich England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Norwich Union Fire Insurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following. Parliament of Great Britain and Ireland, 1879, 42-3 Vict., chap. 20, The Norwich Union Fire Insurance Society's Act; 1908 (Imp.) Act and memorandum and articles of Association, Royal Assent 18th June, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Total deposit accepted at the value of \$753,569.

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AMERICAN SURETY COMPANY OF NEW YORK.

Register No. 5950.

Certificate of Registry No. 3389.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. H. Hall, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is \$2,500,000, and is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders herein as follows: Deposit accepted at the value of \$54,940, held by the Receiver-General.

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### PHŒNIX INSURANCE COMPANY OF HARTFORD.

Register No. 6050.

Certificate of Registry No. 3489.

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#### DIRECTORS AND OFFICERS.

*Directors*.—George M. Lovejoy, Lyman B. Jewell, Henry C. Dwight, Ward W. Jacobs, Ed. Milligan, John M. Taylor, E. M. Day, C. H. Clark, all of Hartford, Conn.; Louis F. Butler, John M. Halcombe, Robert J. Allyn, Hartford, Conn.

*Officers*.—Edward Milligan, President, Hartford, Conn.; George M. Lovejoy, Vice-President, Hartford, Conn.; John B. Knox, Secretary, Hartford, Conn.; Thomas C. Temple, Assistant Secretary.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of the Phœnix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 31st, 1854; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$417,520, held by the Receiver-General.

## THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 6049.

Certificate of Registry No. 3488.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed. State of Connecticut, 1907, power to increase capital stock not to exceed \$3,000,000, also providing that all stock issued shall be paid for in cash at not less than par value. Resolution accepting amendment adopted by unanimous vote of stockholders present at a legally warned meeting held 3rd January, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock owned.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Hail Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$144,926, held by the Dominion of Canada.

## THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 5959.

Certificate of Registry No. 3398.

## DIRECTORS AND OFFICERS.

*Directors*:—J. S. N. Dougall, Montreal; Hon. N. Curry, Montreal; S. H. Ewing, Montreal; T. H. Hudson, Montreal; Jas. McGregor, Montreal.

*Officers*:—S. H. Ewing, President, Montreal; J. S. N. Dougall, Vice-President, Montreal; T. H. Hudson, Manager and Secretary, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. H. C. Proctor, Toronto. Suits by or against the Company may be brought in the name of the Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now so declared, defined, limited or governed are the following. Dominion of Canada, 1887, 50-51 Vict., chap. 106, an Act to incorporate the Canada Accident Assurance Company. See also Statutes of Canada, 1899, 62-3 Vict., chap. 98.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Accident, Sickness, Plate Glass, Burglary, and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$147,326, held by the Dominion Government.

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#### LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 5987.

Certificate of Registry No. 3426.

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Head Office, London, Eng. Chief Agent and Attorney for Ontario, Geo. Weir, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Guarantee, Burglary, Accident and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$391,629.

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#### METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 5885.

Certificate of Registry No. 3325.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Henry Briggs, Toronto. Suits by or against the Company may be brought in the name of The Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$15,436,722, held by the Receiver-General; also \$7,348,543, vested in Canadian Trustees under the Insurance Act.

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#### THE STAR ASSURANCE SOCIETY.

Register No. 5872.

Certificate of Registry No. 3312.

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1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884, 57-8 Vict., chap. 124, Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles, 182 George V., ch. 69 (1911).

3. *The members are related* as shareholders in the Society to the extent of their shares therein defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policyholder of the Society, not being a shareholder therein shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policyholders or not, shall be subject or liable to any such claim or demand, or any payment or contribution in respect thereof, beyond so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, as shall not be required for the satisfaction of such prior claim and demands aforesaid; and that upon the legal transfer by any shareholder in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Company is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$145,713, held by the Dominion Government at Ottawa.



## THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 5938.

Certificate of Registry No. 3377.

## DIRECTORS AND OFFICERS.

*Directors:*—Alexander Macdonald, Winnipeg; A. C. Flumerfelt, Victoria, B.C.; Geo. W. Allan, A. M. Nanton, Winnipeg; P. C. McIntyre, Winnipeg; Geo. R. Crowe, Winnipeg; R. T. Riley, Winnipeg; Andrew Kelly, Winnipeg; Sir D. H. McMillan, Winnipeg; Geo. F. Galt, Winnipeg; F. Nation, Victoria, B.C.; W. H. Cross, Winnipeg.

*Officers:*—Alexander Macdonald, President, Winnipeg; Geo. F. Galt, Winnipeg; R. T. Riley and A. M. Nanton, Vice-Presidents, Winnipeg; C. C. Ferguson, General Manager, Winnipeg.

1. Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict., chap. 15 (D.), an Act to incorporate The Great West Life Assurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,570.

## CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 5873.

Certificate of Registry No. 3313.

*Officers.*—W. S. Harrison, Head Consul Commander, Toronto; D. Cinnamon, Head Advisor Lieutenant, Lindsay; J. H. Saunders, Head Banker, London; Dr. J. B. Gamble, Head Physician, Brantford; E. Henderson, Head Watchman, Niagara Falls, Ont.; I. F. Miller, Head Escort, Brantford; R. J. Buckingham, Head Sentry, Winnipeg; J. B. Hoover, Guelph; Rev. J. W. Hodgins, Stratford, and John Manning, London, Head Managers; C. C. Hodgins, Kingston, Past Head Consul.

1. Head office, London, Ont. Clair Jarvis, Head Clerk. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by Special Act of the Dominion Parliament, in the 56th year of Her late Majesty's reign, being Chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; Canada (1910), chap. 32, The Insurance Act.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life and Sickness Insurance on the Assessment plan.

6. *Deposited assets*.—The Company has no deposit with the Government of Canada.

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#### EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 5886.

Certificate of Registry No. 3326.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890, chap. 62; 1890, chap. 63; Companies' Acts, Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Accident, Guarantee, Sickness and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,034,476.

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#### THE GLOBE INDEMNITY COMPANY OF CANADA.

Register No. 5918.

Certificate of Registry No. 3357.

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#### DIRECTORS AND OFFICERS.

*Directors*:— J. Gardner Thompson, Montreal; Sir Alex. Lacoste, Montreal; M. Chevalier, Montreal; A. G. Dent, Liverpool, England; Lewis Laing, Montreal; Sir Frederick Williams-Taylor, Montreal; W. Molson Macpherson, Montreal, Que.; J. D. Simpson, Montreal, Que.



*Officers.*—J. Gardner Thompson, President, Montreal; Lewis Laing, Vice-President, Montreal; John Emo, General Manager and Secretary, Montreal.

1. Head Office, Montreal; Chief Agent and Attorney for Ontario, A. E. Wilson, Toronto. Suits by or against the Company may be brought in the name of The Globe Indemnity Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 118, 1894, Vict., 57 and 58, an Act to incorporate the Canadian Railway Accident Insurance Company; Canada, chap. 32, The Insurance Act; see Statutes of Canada, 1899, 62-3 Vict., chap. 106. See also Statutes of Canada, 1914.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident, Sickness, Burglary, Automobile and Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$118,700, held by the Government of Canada.

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#### NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5883.

Certificate of Registry No. 3323.

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#### DIRECTORS AND OFFICERS.

*Directors:*—T. H. Purdom, K.C., London; John Milne, London; Matthew Wilson, K.C., Chatham; John Ferguson, London; Charles Jenkins, Petrolia; W. S. Calvert, Ottawa; N. H. Stevens, Chatham; John Purdom, London; M. McGugan, Mt. Brydges.

*Officers:*—T. H. Purdom, K.C., President, London; W. S. Calvert, 1st Vice-President, London; John Ferguson, 2nd Vice-President, London; J. Wilson Purdom, Secretary, London.

1. Head Office, London, Ontario. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: 57-8 Vict., chap. 122; Canada, chap. 32, The Insurance Act, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$57,571.

## IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5876.

Certificate of Registry No. 3316.

## DIRECTORS AND OFFICERS.

*Directors:*—T. Bradshaw, F.I.A., Toronto; Hon. A. E. Kemp, M.P., Toronto; Sir William Mackenzie, Toronto; F. R. Eccles, M.D., F.R.C.S., London; Hon. William Harty, Kingston; Warren Y. Soper, Ottawa; Sir H. S. Holt, Montreal; Samuel J. Moore, Toronto; E. T. Malone, K.C., Toronto; Geo. A. Morrow, Toronto; W. G. Morrow, Peterboro; James Ryrie, Toronto; James F. Weston, Toronto; John Aird, Toronto; H. H. Williams, Toronto.

*Officers:*—G. A. Morrow, President, Toronto; S. J. Moore, Vice-President, Toronto; E. T. Malone, K.C., Vice-President, Toronto; James F. Weston, Managing Director, Toronto; G. C. Moore, A.I.A., Assistant Manager.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada; Canada, chap. 32, The Insurance Act; R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$226,742, held by the Receiver-General.

## THE INDEPENDENT ORDER OF FORESTERS.

Register No. 5881.

Certificate of Registry No. 3321.

## DIRECTORS AND OFFICERS.

*Directors:*—Elliott G. Stevenson, Toronto; J. D. Clark, Dayton, Ohio; Thomas Millman, M.D., Toronto; R. Mathison, Toronto; Victor Morin, B.A., LL.B., Notary Public, Montreal; W. H. Hunter, B.A., Toronto; Fred. J. Darch, Toronto.

*Officers:*—Elliott G. Stevenson, President, Toronto; J. D. Clark, Vice-President, Dayton, Ohio; R. Mathison, Treasurer, Toronto; Fred. J. Darch, Secretary, Toronto.



1. Head Office of the Corporation, Toronto.

2. The status of this Society is now defined by the following Acts: 59 Vict. (Ont.), chap. 120, and Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vict. (Can.), chap. 51, an Act to amend the Act incorporating the Supreme Court of Independent Order of Foresters. See also private Act in the Statutes of Canada, 1901, 3 and 4 George V., chap. 113.

3. By virtue of this legislation and of R.S.C., chap. 34, the Society made a deposit of \$100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members to the extent specified in the Act of Canada of 1914, amending the Act incorporating the Supreme Court. The legal effect of the foregoing was to alter the registry of the Society in the Department of Insurance for Ontario and transfer as from the Friendly Society to the Insurance Company Register.

4. The Corporation is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life, Disability, and Sickness Insurance, as specified in the constitution and laws of the Society, for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000, upon any one life.

5. The Corporation has deposited with the Government of Canada securities to the value of \$100,000, accepted at \$100,000.

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#### SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 5893.

Certificate of Registry No. 3333.

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1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, David Thorburn Symons, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 12-13 Vict., chap. 22; 33-34 Vict., chap. 61; 34-35 Vict., chap. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada by virtue of The Insurance Act.

5. *Deposited assets.*—The Company has deposited with the Receiver-General of Canada the sum of \$109,400, as special security for the policyholders in Canada.

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GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF  
CANADA.

Register No. 5891.

Certificate of Registry No. 3331.

## DIRECTORS AND OFFICERS.

*Directors:*—F. J. Curran, Montreal, Que.; P. J. Veniot, Bathurst, N.B.; John J. Behan, Kingston, Ont.; Jas. I. Brady, Montreal, Que; W. E. Farrell, Fredericton, N.B.; B. A. Bourgeois, Moncton, N.B.; J. A. Macdougall, Glace Bay, N.S.; H. E. R. Stock, Toronto, Ont.

*Officers:*—F. J. Curran, President, Montreal; P. J. Veniot, Vice-President, Bathurst, N.B.; J. J. Behan, Secretary, Kingston, Ont.

1. Head Office, Kingston, Ont. Chief Agent for Ontario, J. J. Behan, Kingston, Ont. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The Society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 85 of R.S.C., chap. 34 (Can.), to transact Life and Sickness Insurance on the Assessment Plan. See special Act, 56 Vict., chap. 90 (D); 4-5 Edward VII., chap. 77 (D); Canada, chap. 32, The Insurance Act. See also special Act (D), 1914.

3. The Corporation has no deposit with the Government of Canada.

## CANADIAN FIRE INSURANCE COMPANY.

Registry No. 5969.

Certificate of Registry No. 3408.

## DIRECTORS AND OFFICERS.

*Directors:*—J. H. Ashdown, Winnipeg; R. T. Riley, Winnipeg; R. J. Campbell, Winnipeg; G. R. Crowe, Winnipeg; John Galt, Winnipeg; J. A. M. Aikins, K.C., Winnipeg; G. V. Hastings, Winnipeg.

*Officers:*—James H. Ashdown, President, Winnipeg; R. T. Riley, Vice-President and Managing Director, Winnipeg; C. S. Riley, Manager and Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, S. R. Parsons, Toronto. Suits by or against the Company may be brought in the name of The Canadian Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: 60-1 Vict., chap. 76; Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$62,510.

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NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 6013.

Certificate of Registry No. 3452.

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DIRECTORS AND OFFICERS.

*Directors*.—Elias Rogers, Toronto; Albert A. Macdonald, M.D., Toronto; Geo. W. Beardmore, Toronto; W. R. Hobbs, Toronto, Ont.; Albert J. Ralston, Toronto, Ont.; Hugh Blain, Toronto; George W. Gouinlock, Toronto; W. H. Merritt, St. Catharines; Henry Cockshutt, Brantford, Ont.

*Officers*.—Elias Rogers, President, Toronto; Albert J. Ralston, 1st Vice-President and Managing-Director; George Beardmore, Vice-President, Toronto; F. Sparling, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 78 (D); Canada, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$47,650, held by the Receiver-General.

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LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

Register No. 5992.

Certificate of Registry No. 3431.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Douglas Kay Ridout, Toronto. Suits by or against the Company may be brought in the name of the Law Union and Rock Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 7 and 8 Vict., chap. 110; 25 and 26 Vict., chap. 59.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—No. 7 of the Articles of Association provides as follows: In every fire or life policy, or other written contract to be executed or entered into by or on behalf of the Company, by which any responsibility shall be undertaken or incurred by or imposed upon the Company there shall be inserted a clause or clauses providing so far as lawfully may be that no shareholder or director of the Company, nor the estate or effects of any such shareholder or director shall, either in respect of his being such or by reason of any matter or thing done by him, or by any other person in virtue of any authority or power hereby given, be answerable for or in respect of any such policy or other contract beyond the amount of the instalment or instalments which at the time of the claim to be made in respect of such policy or other contract shall be remaining unpaid upon his share or shares, nor be liable to be called upon for any further sum than such then unpaid amount; or such other clause or clauses as shall effectually protect every shareholder and director from all personal and individual liability in respect of any such policy or other contract, and limit the liability thereunder to the funds of the Company applicable pursuant to the provisions of these articles to the satisfaction of claims upon such policy or contract.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Accident, Sickness, Burglary and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit with Receiver-General of Canada, accepted at the value of \$378,940.

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SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS IN THE  
DOMINION OF CANADA.

Register No. 6031.

Certificate of Registry No. 3470.

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*Officers.*—A. Martin, High Chief Ranger, Hamilton; A. Webber, Sub-High Chief Ranger, Winnipeg; H. C. Wilson, High Treasurer, Toronto; E. R. Secord, M.D., High Court Medical Examiner, Brantford; H. McPherson, High Court Senior Woodward, London; R. J. McWilliams, High Court Junior Woodward, Peterborough; A. R. Wickett, High Court Senior Beadle, Toronto; H. Smith, High Court Junior Beadle, Ottawa; W. Williams, Permanent Secretary, Toronto.

1. Head Office of the Corporation, Toronto. Suits by or against the Corporation may be brought in the name of the Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada.

2. The Corporation as now registered was constituted by the Special Act of the Parliament of Canada, 61 Vict., 1898, chap. 91. See also Statutes of Canada, 1901, 1 Edw. VII., chap. 101.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life and Sickness Insurance.

4. The Corporation has deposited with the Government of Canada securities to the value of \$60,016, accepted at \$53,628.



## NEW YORK PLATE GLASS INSURANCE COMPANY.

Register No. 6058.

Certificate of Registry No. 3497.

## DIRECTORS AND OFFICERS.

*Directors:*—Major A. White, New York; Edward Ashforth, New York; Leopold S. Bache, New York; Daniel Birdsall, New York; J. Romaine Brown, New York; William H. Chase, New York; Edwin A. Cruickshank, New York; Elijah R. Kennedy, New York; Frederick G. Potter, New York; J. Carroll French, New York; Richard M. Coit, Samuel D. Folsom, Silas Wodell, Fred. Zittell, William H. Whiting, A. P. W. Kinnan, New York; Frederick H. Ecker, New York; Wm. G. Ver Planck, New York; Charles J. Edwards, New York.

*Officers:*—Major A. White, President, New York; J. Romaine Brown, Vice-President, New York; J. Carroll French, Secretary, New York.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas H. Mason, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter filed under the laws of New York, chap. 439, 1877; Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$28,348, held by the Minister of Finance.

## EXCELSIOR LIFE INSURANCE COMPANY.

Register No. 5875.

Certificate of Registry No. 3315.

## DIRECTORS AND OFFICERS.

*Directors:*—David Fasken, K.C., Toronto; S. J. Parker, Owen Sound; John Ferguson, M.A., M.D., L.R.C.P., Toronto; Thomas Long, Toronto; George E. Weir, Dresden; Alex. Fasken, B.A., Toronto; Wm. Harvey, Winnipeg; Jos. Wright, Toronto; W. F. B. Colter, L.D.S., Sarnia; W. H. Gooderham, Toronto; J. H. Black, Toronto; George Gordon, North Bay.

*Officers:*—David Fasken, K.C., President, Toronto; Alex. Fasken, Toronto, 1st Vice-President; Jos. Wright, Toronto, 2nd Vice-President; S. G. Parker, Owen Sound, 3rd Vice-President; J. H. Black, Managing-Director, Toronto; Chas. Q. Parker, Secretary-Treasurer, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of The Excelsior Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1889, Aug. 7—Incorporated by Charter (Ontario) issued under R.S.O. 1887, chap. 167, sec. 4, with the name of "The Protestant Life Insurance Company of Ontario, Limited," (Liber 123, No. 7, Office of Provincial Registrar); 1889, December 11—Order-in-Council, changing corporate name from "The Protestant Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company of Ontario, Limited"; 1899, December 19th—Order-in-Council, Ontario, changing corporate name from "The Excelsior Life Insurance Company of Ontario, Limited," to "The Excelsior Life Insurance Company"; 1900, June 6th—Order-in-Council, Ontario, authorizing the release of the Company's Provincial Deposit under R.S.O. 1897, chap. 203, sec. 44; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,130, held by the Government of Canada.

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#### RELiance MUTUAL LIFE ASSURANCE SOCIETY.

Register No. 5993.

Certificate of Registry No. 3437.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$86,627.

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#### NORWICH UNION LIFE INSURANCE SOCIETY.

Register No. 5994.

Certificate of Registry No. 3433.

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1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John Baird Laidlaw, Toronto. Suits by or against the Company may be brought in the name of the Reliance Mutual Life Assurance Society.



2. The Society is now collecting premiums and paying claims in Canada by virtue of the Insurance Act.

3. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,656.

Under Certificate of Registry No. 3434 the Company is also authorized to invest its surplus funds in Ontario.

#### CONTINENTAL LIFE INSURANCE COMPANY.

Register No. 5880.

Certificate of Registry No. 3320.

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#### DIRECTORS AND OFFICERS.

*Directors*:—J. W. Scott, Listowel, H. Wilberforce Aikins, B.A., M.D., M.R.C.S., Toronto; Sidney Jones, Toronto; Joseph Rosser, Toronto; M. Rawlinson, Toronto; G. B. Woods, Toronto; E. E. Sharpe, Winnipeg, Man.; N. L. Patterson, Toronto; Richard Southam, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; John W. Hobbs, Toronto.

*Officers*:—Geo. B. Woods, President, Toronto; J. W. Scott, Listowel, Ont., First Vice-President, and Joseph Rosser, Toronto, Second Vice-President; George B. Woods, Managing Director, Toronto; Charles H. Fuller, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of The Continental Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated October 26th, 1899, by Letters Patent (Ontario) under R.S.O. 1897, chap. 203, sec. 3; 1 Ed. VII., 1901, chap. 94 (Special Act, Ontario), amalgamating The Continental Life Insurance Company and The Farmers' and Traders' Life and Accident Assurance Company, Limited, as "The Continental Life Insurance Company"; 9th January, 1902, Order-in-Council, Ontario, authorizing the release of the Company's Provincial deposit under R.S.O. 1897, chap. 203, sec. 44. (See also Canada (1910) chap. 32.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,946, held by the Government of Canada.

## CROWN LIFE INSURANCE COMPANY.

Register No. 5960.

Certificate of Registry No. 3399.

## DIRECTORS AND OFFICERS.

*Directors.*—G. T. Somers, Toronto; J. Gowans Kent, Toronto; H. S. Strathy, London, Eng.; Herbert M. Mowat, K.C., Toronto; R. L. McCormack, Toronto; F. R. McD. Russell, Vancouver; David Wood, Winnipeg; Jno. F. Ellis, Toronto, Geo. O. Somers, Chicago, Ill.; Sir Charles Hibbert Tupper, Vancouver, B.C.

*Officers.*—G. T. Somers, President, Toronto; J. Gowans Kent, Vice-President, Toronto; H. M. Mowat, Vice-President, Toronto; H. R. Stephenson, Assistant Manager, Toronto; A. H. Selwyn Marks, Secretary, Toronto.

1. Head Office, Toronto. Suits by or against the Company may be brought in the name of the Crown Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 63-64 Vict., chap. 97, 1900 (Special Act); Canada (1910), chap. 32, The Insurance Act; 7-8 Edw. VII., chap. 99 (D), 1908. (See also The Ontario Insurance Act, R.S.O. 1914, chap. 183, and Act amending the same.)

3. *The members are related* as shareholders in incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$63,804, held by the Government of Canada.

## THE HOME INSURANCE COMPANY.

Register No. 5970.

Certificate of Registry No. 3409.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of The Home Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act relating to Insurance Corporations, constituting chapter 38 of the General Laws.

(As to Canada and Ontario see Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.)



3. *The members are related as shareholders in an incorporated joint stock company.* There is no liability of members, as the capital stock (\$3,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Automobile, Hail and Tornado Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$1,007,749, held by the Government of Canada.

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#### THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5894.

Certificate of Registry No. 3334.

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#### DIRECTORS AND OFFICERS.

*Directors:*—John McClelland, Toronto; R. R. Scott, Winnipeg, Man.; H. J. Meiklejohn, Winnipeg; W. Sanford Evans, Ottawa; R. G. Macdonald, Brandon, Man.; Geo. N. Jackson, Winnipeg; Alex. Melville, Winnipeg; E. E. Sharpe, Winnipeg, Man.; Wm. Grayson, Moose Jaw, Sask.; D. E. Williams, Winnipeg; George Grisdale, Winnipeg; Chas. M. Simpson, Winnipeg.

*Officers:*—Robert R. Scott, President; Wm. Grayson, 1st Vice-President; D. E. Williams, 2nd Vice-President; H. J. Meiklejohn, Managing Director.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, William H. Burnett, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 2 Edw. VII. (Dom.), chap. 102, an Act to incorporate The Sovereign Life Assurance Company of Canada.

3. *The members are related as shareholders in an incorporated joint stock company,* and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$59,400.

## RAILWAY PASSENGERS ASSURANCE COMPANY.

Register No. 5953.

Certificate of Registry No. 3392.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, F. H. Russell, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Railway Passengers Assurance Consolidated Act, 1892, 55 Vict., chap. 8 (Imperial Act); Act to extend the objects and business of the Railway Passengers Assurance Company and for other purposes, 60 Vict., chap. 14 (Imperial Act); also the Companies' Act, 1862 (Imperial Act).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit, \$210,221 accepted at \$144,554.

## MARYLAND CASUALTY COMPANY.

Register No. 6036.

Certificate of Registry No. 3475.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Irving Wells Smith, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Act of the General Assembly of Maryland, amending charter, 1898, chap. 43; Act amending and extending powers, 1900, chap. 10; Act amending and extending powers, 1902, chap. 386.

3. *The members are related*, as shareholders, in an incorporated joint stock company, The capital stock (\$750,000) is fully paid and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1918, to transact Accident, Sickness, Burglary, Guarantee, Plate Glass, Fly Wheel and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein, as follows: Deposit accepted at \$249,498.



## STATE LIFE INSURANCE COMPANY.

Register No. 5884.

Certificate of Registry No. 3324.

## DIRECTORS AND OFFICERS.

*Directors:*—Albert Sahm, Chas. F. Coffin, R. W. McBride, H. W. Bennett, H. McK. Landon, James I. Dissette, William C. Bobbs, W. J. Mooney, Frank D. Stalkner, Indianapolis, Indiana.

*Officers:*—H. W. Bennett, President; Charles F. Coffin, Vice-President.

1. Head Office, Indianapolis, Ind. Chief Agent and Attorney for Ontario, W. H. Hunter, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Indiana, 1899, chap. 23; 1903, chap. 27.

3. *The members are related* as members of a mutual company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$229,383. Also \$54,270 vested in Canadian Trustees under the Insurance Act.

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

Register No. 5949.

Certificate of Registry No. 3388.

1. Head Office, Baltimore, Md. Chief Agent and Attorney for Ontario, Sidney W. Band, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Maryland, 1896, chap. 52; 1898, chap. 188; 1900, chap. 52; 1902, chap. 86.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount of their respective subscriptions to the capital stock of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$255,353.

## GERMAN AMERICAN INSURANCE COMPANY.

Register No. 5997.

Certificate of Registry No. 3436.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 466, 1853, an Act to provide for the incorporation of Fire Insurance Companies; New York, chap. 690, 1892, an Act in relation to Insurance Corporations.

3. *The members are related* as shareholders in an incorporated joint stock company, the capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, expiring 31st day of March, 1918, to transact Fire, Hail and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$373,209.

## LIVERPOOL-MANITOBA ASSURANCE COMPANY.

Register No. 6012.

Certificate of Registry No. 3451.

*Directors*.—J. Gardner Thompson, Montreal; M. Chevalier, Montreal; Sir Alex. Lacoste, Montreal; W. M. Macpherson; John Emo, Montreal; A. G. Dent, Liverpool, England; J. C. Rimmer, Liverpool, England; Sir Frederick Williams-Taylor, Montreal; Lewis Laing, Montreal.

*Officers*.—J. Gardner Thompson, President and Managing Director, Montreal; Lewis Laing, Vice-President and Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Alexander Stewart, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 2 George V., chap. 114; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows, \$46,550.



## THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Register No. 6009.

Certificate of Registry No. 3448.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry Newbolt Roberts, Toronto. Suits by or against the Company may be brought in the name of The Hartford Steam Boiler Inspection and Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows: Act of the General Assembly of the State of Connecticut incorporating the Hartford Steam Boiler Inspection and Insurance Company, approved June 30th, 1866, and amendments thereto of July 27th, 1868, June 25th, 1874, February 13th, 1883, and April 12th, 1888; Canada (1910), chap. 32, The Insurance Act; The Ontario Insurance Act, R.S.O. 1914, c. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them; in this Company all shares are fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact the business of guaranteeing the Policy Contracts of The Boiler Inspection and Insurance Company of Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$37,620.

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Register No. 6010.

Certificate of Registry No. 3449.

## DIRECTORS AND OFFICERS.

*Directors:*—Elias Rogers, Toronto; R. Bickerdike, M.P., Montreal; H. C. Cox, G. A. Morrow, Dr. P. G. Goldsmith, Toronto; S. Burrows, Belleville; W. B. Robb, Montreal; Noel Marshall, Toronto; D. B. Hanna, Toronto; W. G. Morrow, Peterborough; A. McT. Campbell, Winnipeg, Man.; W. B. Meikle, Toronto; E. Willans, Toronto.

*Officers:*—H. C. Cox, President; Noel Marshall, Vice-President; E. Willans, General Manager; Frank W. Cox, Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the company may be brought in the name of The Imperial Guarantee and Accident Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee, Accident, Sickness, Automobile, Plate Glass and Insurance of Automobiles against Fire.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$146,629, held by the Receiver-General of Canada.

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#### INTERNATIONAL FIDELITY INSURANCE COMPANY.

Register No. 5951.

Certificate of Registry No. 3390.

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#### DIRECTORS AND OFFICERS.

*Directors*.—A. A. Altschuler, Douglas Alexander, Oscar R. Graham, Charles E. Turck, John A. Reid, New York.

*Officers*.—Alex. A. Altschuler, President and Managing Director; Clarence T. Johnson, Secretary, Jersey City.

1. Head Office of the Company, Jersey City, N.J. Chief Agent and Attorney for the Province of Ontario, Neil Sinclair, Toronto. Suits by or against the Company may be brought in the name of International Fidelity Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, chap. 134, 1902. General Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee Insurance, restricted to employees of the Singer Sewing Machine Company.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$5,000 held by the Department of Finance.

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#### THE FIDELITY AND CASUALTY COMPANY OF NEW YORK.

Register No. 6055.

Certificate of Registry No. 3494.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Thomas L. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Fidelity and Casualty Company of New York.



2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1865, chap. 328; an Act to amend Chapter 463 of 1853, for the incorporation of Life and Health Insurance.

3. *The members are related* as shareholders in an incorporated joint stock company. The capital stock is fully paid up and is non-assessable.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$186,519, held by the Receiver-General of Canada.

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#### THE DOMINION FIRE INSURANCE COMPANY.

Register No. 5585.

Certificate of Registry No. 3115.

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#### DIRECTORS AND OFFICERS.

*Directors*:—Robert F. Massie, Toronto; Philip Pocock, London; Henry Brock, Toronto; R. S. Cassels, K.C., Toronto; Dr. Emile Ostiguy, Montreal; R. J. Hutchings, Calgary; Robt. Kelly, Vancouver; Thaddeus Walker, Walkerville; Neil W. Renwick, Toronto.

*Officers*:—Robert F. Massie, President and General Manager; Philip Pocock, Vice-President; Neil W. Renwick, Secretary.

1. Head Office, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 4 Edw. VII. (Dom.), chap. 73, an Act to incorporate The Dominion Fire Insurance Company; 7 Edw. VII., see amending Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance throughout Canada, and Hail restricted to the Provinces of Alberta and Saskatchewan.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$89,535.

## THE YORKSHIRE INSURANCE COMPANY (LIMITED).\*

Register No. 5698.

Certificate of Registry No. 2228.

## DIRECTORS AND OFFICERS.

*Directors:*—Hon. Charles J. Doherty, K.C.; G. M. Bosworth, Hon. Alphonse Racine, Alexander L. McLaurin.

*Officers:*—P. M. Wickham, Montreal, Manager for Canada.

1. Head Office, York, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto, Ont. Suits by or against the Company may be brought in the name of The Yorkshire Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, 1824; and was incorporated under the Joint Stock Companies Acts, 1862 to 1893, in 1898; reincorporated, 3rd June, 1908, with new powers, etc.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance, and was on the 18th day of May, 1908, authorized by license issued by the Dominion of Canada to transact in Canada, in addition to the business of Fire Insurance, Live Stock, Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$419,064, held by the Government of Canada.

## THE MARINE INSURANCE COMPANY, LIMITED.

Register No. 5979.

Certificate of Registry No. 3418.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Baldwin Shaw, Toronto, Ont. Suits by or against the Company may be brought in the name of the Marine Insurance Company, Limited.

\* The Yorkshire Fire and Life Insurance Company (constituted by Deed of Settlement dated the 20th July, 1825, and by Supplemental Deeds of Settlement respectively dated 30th March, 1858, 28th March, 1871, and 26th April, 1892, and incorporated on 29th July, 1898) was on the 3rd June, 1908, reincorporated under the Companies Acts, 1862 to 1900, as a limited liability company with the name of the "Yorkshire Insurance Company, Limited," with new powers and a redivision of the existing Capital Stock.



2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1836 under the name of The Marine Insurance Company. The Company has now by virtue of its incorporation under the Companies' Acts, 1862-1880, power to sue and be sued in its corporate name.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact the business of Fire, Automobile and Inland Transportation Insurance. The Company is also registered under the Ontario Insurance Act to transact Inland Marine and Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$105,542, held by the Finance Department, Ottawa.

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THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE  
COMPANY, LIMITED.

Register No. 5973.

Certificate of Registry No. 3412.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto, Ont. Suits by or against the Company may be brought in the name of the National Provincial Plate Glass and General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Deed of Settlement, dated 24th August, 1854, and registered under The Companies Act, 1862, as an unlimited company on the 8th November, 1862, and was incorporated under The Companies' Acts, 1862 to 1883, as a limited company on the 17th June, 1885; The Companies' (consolidation) Act, 1908.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$12,541, held by the Receiver-General of Canada.

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Register No. 5931.

Certificate of Registry No. 3370.

## DIRECTORS AND OFFICERS.

*Directors.*—F. Norie-Miller, Perth, Scotland; J. A. Macintosh, Toronto; C. Norie-Miller, Toronto; W. A. Young, M.D., Toronto; W. A. Barrington, Toronto.

*Officers.*—W. A. Young, M.D., President; C. Norie-Miller, Vice-President; John J. Durance, Manager and Secretary.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of The General Accident Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Act of Incorporation; and The Insurance Act of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident, Sickness and Steam Boiler Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at \$67,085, held by the Receiver-General of Canada.

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Register No. 5944.

Certificate of Registry No. 3383.

1. Head Office, St. Paul, Minnesota. Chief Agent and Attorney for the Province of Ontario, George A. Sherritt, Toronto. Suits by or against the Company may be brought in the name of St. Paul Fire and Marine Insurance Company.

2. The Company was organized under a Special Charter granted by the Legislative Assembly of the Territory of Minnesota, 5th March, 1853.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Territory of Minnesota, 1853; and Special Acts of the State of Minnesota amending the charter, 1865, 1869, 1872, 1878 and 1885.

4. The original corporate name of the Company was "St. Paul Mutual Insurance Company," which name was, by Special Act of the Legislature of Minnesota, 1865, changed to that of "St. Paul Fire and Marine Insurance Company."



5. *The members are related* as shareholders in an incorporated joint stock company, of which all shares have been paid up in full.

6. The Company is now authorized by license issued by the Dominion of Canada, bearing date 31st March, 1917, and expiring on 31st day of March, 1918, to transact Fire, Hail, Inland Transportation, Tornado and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$319,144, held by the Comptroller of Currency, Ottawa.

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#### THE MONARCH LIFE ASSURANCE COMPANY.

Register No. 6067.

Certificate of Registry No. 3506.

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#### DIRECTORS AND OFFICERS.

*Directors.*—J. T. Gordon, Winnipeg, Man.; F. W. Adams, Winnipeg, Man.; J. W. W. Stewart, Winnipeg, Man.; H. A. Mullins, Winnipeg, Man.; W. A. Matheson, Winnipeg, Man.; N. R. Bawlf, Winnipeg, Man.

*Officers.*—J. T. Gordon, President, Winnipeg, Man.; W. A. Matheson, 1st Vice-President, Winnipeg, Man.; F. W. Adams, 2nd Vice-President, Winnipeg, Man.; J. W. W. Stewart, Managing Director, Winnipeg, Man.; J. A. Macfarlane, Secretary, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Herbert B. Dawson, Port Arthur, Ont. Suits by or against the Company may be brought in the name of The Monarch Life Assurance Company.

2. The Company was incorporated by Special Act of the Parliament of Canada, 4 Edward VII., Chapter 96, Royal Assent 18th July, 1904.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, limited or governed are the following: Act of Incorporation, 4 Edward VII., chapter 96 (D.), and the Acts therein referred to.

4. The members of the Corporation consist of (1) The shareholders. These are related as the holders of shares in any ordinary joint stock company, with a liability limited to the amount remaining unpaid on their shares. (2) The participating policyholders, respecting whom the Incorporating Act, 4 Edward VII., chapter 96, section 15, enacts as follows:—"15. All persons who are actual holders of policies from the Company for one thousand dollars or upward, whether such persons are shareholders of the Company or not, and who are by the terms of their policies entitled to participate in profits, and are referred to in this Act as holders of participating policies, shall be members of the Company and be entitled to attend and vote in person or by proxy at all general meetings of the Company; and every holder of a participating policy of the Company for a sum not less than one thousand dollars shall be entitled to one vote for each thousand dollars in his policy. (2) A husband or father holding a participating policy on his life for the benefit of his wife or children shall be deemed a member of the Company."

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$54,965.

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SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Register No. 5966.

Certificate of Registry No. 3405.

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DIRECTORS AND OFFICERS.

*Directors*:—A. W. Damon, W. J. Mackay, F. Harris, Springfield; J. L. Pease, Chicopee, Mass.; M. S. Southworth, Homer L. Bosworth, W. D. Kinsman, W. A. Harris, Springfield, Mass.; Albert F. Dean, Chicago; E. G. Gaylord, Chicopee, Mass.

*Officers*:—A. W. Damon, President; W. J. Mackay, Vice-President; E. H. Hildreth, Secretary, Springfield, Mass.

1. Head Office, Springfield, Mass. Chief Agent and Attorney for Ontario, Joseph Murphy, Toronto. Suits by or against the Company may be brought in the name of the Springfield Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Massachusetts, 1849, chap. 135; 1859, chap. 11; 1866, chap. 35; 1907, chap. 576; and Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them, the whole amount of the shares being, however (pursuant to the laws of the State), fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$437,012.



## PACIFIC COAST FIRE INSURANCE COMPANY.

Register No. 5983.

Certificate of Registry No. 3422.

## DIRECTORS AND OFFICERS.

*Directors:*—David H. Wilson, M.D., Vancouver; E. H. Crandell, Calgary, Alta.; J. W. Horne, W. H. Malkin, J. B. Mathers, Vancouver; R. P. McLennan, Vancouver; C. Spencer, Vancouver; T. W. Greer, Vancouver; G. Martin, Vancouver; Jonathan Rogers, Vancouver.

*Officers:*—David H. Wilson, M.D., President, Vancouver, B.C.; W. H. Malkin, 1st Vice-President, Vancouver, B.C.; J. B. Mathers, 2nd Vice-President, Vancouver, B.C.; T. W. Greer, Managing Director, Vancouver, B.C.; F. H. Godfrey, Secretary, Vancouver, B.C.

1. Head Office, Vancouver, B.C. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Pacific Coast Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Canada, chap. 143, 1908; 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: In Canada, a deposit accepted at \$47,949.

## PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Register No. 5954.

Certificate of Registry No. 3393.

1. Head Office, Newark, N.J. Chief Agent and Attorney for Ontario, Samuel W. Shepard, Toronto, Ont.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New Jersey, 1873, 1875, 1877; 1902, General Insurance Act; Dominion of Canada (1910) chap. 32, The Insurance Act.

3. *The members are related mutually.* There is no share capital and no personal liability of the assured who constitute the members. Every person effecting an Insurance with the Company becomes a member, and has a right to vote at all annual and general meetings of the Company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$4,770,593, held by the Receiver-General of Canada.

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#### PROTECTIVE ASSOCIATION OF CANADA.

Register No. 5913.

Certificate of Registry No. 3352.

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#### DIRECTORS AND OFFICERS.

*Directors:*—J. T. Farish, Winston-Salem, N.C.; Nelson Mitchell, E. E. Gleason, D. K. Cowley, M.D., W. D. Bradford, J. G. Fuller, Granby Que.; Geo. H. Sherwood, Granby, Que.

*Officers:*—J. T. Farish, President; Nelson Mitchell, Vice-President; E. E. Gleason, Secretary and General Manager.

1. Head Office of the Company, Granby, Que. Chief Agent and Attorney for the Province of Ontario, Wilbur E. Kerr, Toronto. Suits by or against the Company may be brought in the name of Protective Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Canada, 6-7 Edw. VII., 1907, c. 118 (D.); Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident and Sickness Insurance, restricted to members of the Masonic order within Canada and limited in amount as provided in the Association's Act of incorporation.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada, as special security for the policyholders therein as follows: Deposit accepted at the value of \$18,649, held by the Department of Finance.



## ACADIA FIRE INSURANCE COMPANY.

Register No. 5927.

Certificate of Registry No. 3366.

## DIRECTORS AND OFFICERS.

*Directors:*—C. C. Blackadar, A. E. Jones, Wm. P. Webster, Halifax, N.S.; Chas. H. Mitchell, Geo. R. Hart, Halifax, N.S.; R. MacD. Paterson, Montreal, Que.; J. B. Paterson, Montreal, Que.

*Officers:*—C. C. Blackadar, President, Halifax, N.S.; A. E. Jones, Vice-President, Halifax, N.S.; R. K. Elliott, Secretary-Treasurer, Halifax, N.S.

1. Head Office, Halifax, N.S. Chief Agent and Attorney for Ontario, Harold M. Sampson, Toronto. Suits by or against the Company may be brought in the name of Acadia Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Nova Scotia, Special Act to amend and consolidate the Acts relating to The Acadia Fire Insurance Company, A.D. 1906. See also Canada (1910), chap. 32, and R.S.O. 1914, chap. 183, and Act amending same.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$77,366, held by the Government of Canada.

## LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Register No. 6035.

Certificate of Registry No. 3874.

## DIRECTORS AND OFFICERS.

*Directors:*—Alfred Wright, Toronto; Albert E. Blogg, Toronto; Colin E. Sword, Montreal; George C. Howie, New York City; Alex. MacLean, Toronto.

*Officers:*—Alfred Wright, President; Alex. MacLean, Manager and Secretary, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the London and Lancashire Guarantee and Accident Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, Special Act to incorporate the London and Lancashire Guarantee and Accident Company of Canada, Royal assent 10th April, 1908; also Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$76,710.

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GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED.

Register No. 5990.

Certificate of Registry No. 3429.

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CANADIAN DIRECTORS.

*Officers*:—Peleg Howland, Chairman, Canadian Advisory Board, Toronto; Thomas H. Hall, Manager for Canada, Toronto.

1. Head Office, Perth Scotland. Chief Agent and Attorney for Ontario, Thomas H. Hall, Toronto. Suits by or against the Company may be brought in the name of the General Accident, Fire and Life Assurance Corporation, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Great Britain and Ireland, The Companies' Acts, 1862-1890. See also Canada (1910), chap. 32, and R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of shareholders is limited to the amount of capital stock held by them respectively.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$311,157.



## GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

Register No. 5961.

Certificate of Registry No. 3400.

## DIRECTORS AND OFFICERS.

*Directors:*—Robert Ness, Howick, Que.; I. N. A. Perrault, Montreal; R. A. Leduc, Montreal; A. Champagne, Montreal; L. P. Berard, Montreal; L. A. Lavallée, K.C., Montreal; N. R. Rochon, Montreal.

*Officers:*—Robert Ness, President, Howick, Que.; L. A. Lavallée, K.C., Vice-President, Montreal; R. A. Leduc, Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. I. Telmosse, Ottawa. Suits by or against the Company may be brought in the name of the General Animals Insurance Company of Canada.

2. *Company, how constituted or incorporated.*—The Company was incorporated by Special Act of Parliament of Canada, 6-7 Edward VII., chap. 87, assented to on the twenty-seventh day of April, 1907.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, The Insurance Act, 1910, and the Act of Incorporation, 6-7 Edward VII., chap. 87.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Live Stock Insurance.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$22,800, held by the Treasury Department, Ottawa.

## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Register No. 6252.

Certificate of Registry No. 3491.

1. Head Office, Hartford, Connecticut. Chief Agent and Attorney for Ontario, Charles C. Hall, Toronto, Ontario. Suits by or against the Company may be brought in the name of the National Fire Insurance Company of Hartford.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 4th June, 1869; Private Acts, 19th March, 1907; amending Charter (as to Canada and Ontario see Canada (1910), chap. 32, and R.S.O., 1914, chap. 183).

3. *The members are related* as shareholders in an incorporated stock company. There is no liability of members as the Capital Stock (\$1,000,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Tornado, Explosion and Inland Transportation Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$558,802, held by the Government of Canada.

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#### NORTH EMPIRE FIRE INSURANCE COMPANY.

Register No. 5958.

Certificate of Registry No. 3397.

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##### DIRECTORS AND OFFICERS.

*Directors*:—M. Long, F. W. Drewry, Colin Inkster, D. L. Mather, J. D. McArthur, J. A. Thompson, all of Winnipeg, Man.; W. M. Fisher, Winnipeg, Man.; F. E. Kenaston, Minneapolis, Minn.; C. A. Adamson, W. A. Hebblewhite, Winnipeg, Man.

*Officers*:—J. A. Thompson, President, Winnipeg, Man.; M. Long, Vice-President, Winnipeg, Man.; W. M. Fisher, Vice-President, Winnipeg; H. H. Smith and W. P. Fess, Joint Managers, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Gilbert S. Percy, Toronto, Ont. Suits by or against the Company may be brought in the name of The North Empire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, limited or governed are the following: Act of Incorporation, 7-8 Edward VII., chap. 136 (D.), and the Acts therein referred to.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$53,893.

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#### THE ROYAL GUARDIANS.

Register No. 5988.

Certificate of Registry No. 3427.

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##### DIRECTORS AND OFFICERS.

*Directors*:—A. T. Patterson and John Hyde, Montreal; O. W. G. Dettmers, Montreal, Que.; Ed. C. Lalonde, Longueuil, Que.; W. G. Butler, Montreal; C. P. Wood, Westmount, Que.; P. N. Tessier, Quebec, Que.; D. J. Hoerner, Montreal; John McDowall, Westmount.



*Officers:*—P. N. Tessier, President; D. J. Hoerner, Vice-President; A. T. Patterson, General Manager and Managing Director.

1. Head Office of the Corporation, Montreal. Chief Agent and Attorney for Ontario, Herbert Wright West, Hamilton. Suits by or against the Corporation may be brought in the name of the Royal Guardians.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 9-10 Edward VII., chap. 158 (1910), Act respecting The Royal Guardians.

3. The liability of the members is defined in the Act of Incorporation.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life and Sickness Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$84,586, held by the Government of Canada.

#### THE TRAVELLERS' LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5896.

Certificate of Registry No. 3336.

#### DIRECTORS AND OFFICERS.

*Directors:*—Hon. George P. Graham, M.P., Brockville; Jas. W. Pyke, Montreal; H. W. Richardson, Kingston; J. N. Greenshields, K.C., Montreal; J. W. McConnell, Montreal; Lorne C. Webster, Montreal; Hon. N. Curry, Montreal; Hon. A. K. Maclean, Halifax, N.S.; C. G. Pennock, Vancouver, B.C.; J. F. Cairns, Saskatoon, Sask.; Wm. Lyall, Montreal; Paul J. Myler, Hamilton, Ont.; D. O. L'Esperance, Quebec, Que.; C. R. Whitehead, Three Rivers, Que.; J. Ambrose O'Brien, Ottawa, Ont.

*Officers:*—Hon. George P. Graham, President; Jas. W. Pyke and Lorne C. Webster, Vice-Presidents; Arthur P. Earle, Secretary, Montreal.

1. Head Office of the Company, Montreal. Chief Agent and Attorney for Ontario, A. H. Beaton, Toronto. Suits by or against the Company may be brought in the name of The Travellers' Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, Special Act, 7-8 Edward VII., Chapter 165 (1908), An Act to Incorporate The Travellers' Life Assurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,892, held by the Insurance Branch, Finance Department, Ottawa.

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#### UNDERWRITERS AT AMERICAN LLOYDS.

Register No. 5999.

Certificate of Registry No. 3438.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits by or against the Company may be brought in the name of Underwriters at American Lloyds.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, chap. 638 (1910), Lloyds and Inter-Insurance General Act.

3. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

4. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$70,219, held by the Receiver-General.

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#### SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

Register No. 6053.

Certificate of Registry No. 3492.

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1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Dyce Willcocks Saunders, Toronto. Suits by or against the Society may be brought in the name of the Scottish Widows' Fund and Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of the United Kingdom, 24-25 Victoria, chap. 85 (1861) and the Acts for the following years: 1882, 1883, 1891 and 1900.

3. *The members are related* as members of a mutual Company, to whom belong the whole funds of the Society, and the liability of the members is limited to the contributions conditioned to be paid by them in respect of the assurances effected with the Society as defined by the Society's Acts of Parliament.

4. The Society is registered in the Province of Ontario for the purpose of Investment of its Surplus Funds.



## LIFE ASSOCIATION OF SCOTLAND.

Register No. 6061.

Certificate of Registry No. 3500.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Seymour Bennett O'Hara, Toronto, Ont. Suits by or against the Company may be brought in the name of the Life Association of Scotland.

2. The Company is now collecting premiums and paying claims in Canada in virtue of The Insurance Act (1910), chap. 32.

3. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$138,357.

## NATIONAL SURETY COMPANY.

Register No. 5982.

Certificate of Registry No. 3421.

1. Head Office, New York City, N.Y. Chief Agent and Attorney for Ontario, Le Grand Reed, Toronto. Suits may be brought by or against the Company in the name of the National Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, chap. 690, Laws of 1892, An Act in relation to Insurance Corporations, constituting chap. No. 38 of the General Laws, chap. 33, Laws of 1909, an Act in relation to Insurance Corporations, constituting chap. 28 of the Consolidated Laws.

3. *The members are related* to each other as shareholders in an incorporated joint stock company, and the liability of the members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Guarantee Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,751, held by the Receiver-General of Canada.

## THE HUDSON BAY INSURANCE COMPANY.

Register No. 6003.

Certificate of Registry No. 3442.

## DIRECTORS AND OFFICERS.

*Directors.*—Wm. Mackay, Montreal; Fred. W. Walker, Vancouver, B.C.; J. H. Labelle, Montreal; George Chappell, Liverpool, Eng.; W. H. Barker, Vancouver; Geo. Fraser, Montreal; P. R. Gault, Montreal; D. G. Marshall, Vancouver; Percy J. Quinn, Toronto; Alfred St. Cyr, Montreal; Geo. C. Trorey, Vancouver.

*Officers.*—William Mackay, President, Montreal; Fred. W. Walker, Vice-President, Vancouver; J. H. Labelle, Managing Director, Montreal; Fred. J. Walker, Secretary, Montreal, Que.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Percy J. Quinn, Toronto. Suits by or against the Company may be brought in the name of The Hudson Bay Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 110 (1910), An Act respecting The Hudson Bay Insurance Company, and chap. 32 (1910), The Dominion Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,120, held by the Government of Canada.

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THE CONTINENTAL INSURANCE COMPANY OF NEW YORK, N.Y.

Register No. 5933.

Certificate of Registry No. 3372.

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1. Head Office, New York City. Chief Agent and Attorney in Ontario, Arthur R. Stell, Toronto. Suits by or against the Company may be brought in the name of The Continental Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, An Act of the Legislature of the State of New York, passed April 10th, 1849; and re-incorporated as of October 7th, 1910, under Chapter 33, laws of 1910, New York State, known as "An Act in relation to insurance Corporations, constituting chapter 28 of the consolidated laws," known as the Insurance Law.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Tornado Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$265,435, held by the Receiver-General of Canada.



## L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE.

(Union Fire Insurance Company.)

Register No. 6021.

Certificate of Registry No. 3460.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of L'Union Compagnie D'Assurances Contre L'Incendie.

2. The Company was organized under Articles of Association dated Paris (France), the 30th September, 1st and 2nd of October, 1828, for a term of 50 years, and the term was extended by a Deed dated the 5th of May, 1876, for a further term of 99 years from the 1st January, 1877.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,552, held by the Government of Canada.

## PROVINCIAL INSURANCE COMPANY, LIMITED.

Register No. 5912.

Certificate of Registry No. 3351.

1. Head Office, Bolton, County of Lancaster, England. Chief Agents and Attorney for Ontario, Shaw and Begg, of Ontario, Limited, Toronto. Suits by or against the Company, may be brought in the name of the Provincial Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, The Companies' Act, 25-26 Victoria, chap. 89 (1862); with amendments to 63-64 Victoria, chap. 48 (1900); 8 Edward VII., chap. 69 (1908), An Act to Consolidate the Companies' Act and Acts amending it.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$87,274, held by the Dominion Government.

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

Register No. 5915.

Certificate of Registry No. 3354.

## DIRECTORS AND OFFICERS.

*Directors:*—J. H. G. Russell, Winnipeg; Franklin H. Alexander, Winnipeg; William T. Alexander, Winnipeg; Daniel E. Sprague, Winnipeg; J. G. Hargrave, Winnipeg; R. G. Affleck, Winnipeg; E. L. Taylor, K.C., Winnipeg; S. D. Lazier, Winnipeg; F. N. Darke, Regina, Sask.; Andrew Gray, Victoria, B.C.; Thos. S. McPherson, Victoria, B.C.; Dr. A. D. Carscallen, Winnipeg; Col. Hon. A. C. Rutherford, Edmonton, Alta.

*Officers:*—J. H. G. Russell, President; F. H. Alexander, Vice-President; Daniel E. Sprague, Vice-President; William T. Alexander, Managing Director, Winnipeg, Man.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Cecil E. Corbold, Toronto. Suits by or against the Company may be brought in the name of The Canada National Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, Special Act, chap. 60, 8-9 Edward VII., 1909; 1 George V., 1910-11.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$52,250, held by the Superintendent of Insurance, Ottawa.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH,  
PENNSYLVANIA.

Register No. 5993.

Certificate of Registry No. 3432.

1. Head Office, Pittsburgh, Penn. Chief Agent and Attorney for Ontario, W. A. Suckling, Toronto. Suits by or against the Company may be brought in the name of the National Union Fire Insurance Company of Pittsburgh.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of the State of Pennsylvania in 1901; Canada, 9-10 Edward VII., chap. 32, The Insurance Act, R.S.O., 1914, chap. 183.



3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$177,974, held by the Government of Canada.

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### THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Register No. 6017.

Certificate of Registry No. 3456.

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#### DIRECTORS AND OFFICERS.

*Directors*:—K. W. Blackwell, Montreal; D. Forbes Angus, Montreal; H. M. Lambert, Montreal; Hon. A. W. Atwater, K.C., Montreal; Hon. Evelyn Hubbard, London, England; F. W. Molson, Montreal; Geo. W. Reynolds, London, Eng.; A. G. Sweet, London, Eng.; F. L. Wanklyn, Montreal.

*Officers*:—K. W. Blackwell, President; D. Forbes Angus, Vice-President; H. M. Lambert, Managing Director; John Good, Secretary.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Hiram Norton DeWitt, Toronto. Suits by or against the Company may be brought in the name of The Guardian Accident and Guarantee Company.

2. Company, how constituted or incorporated.—The Company was incorporated by Special Act of Parliament of Canada, 1 Geo. V., chap. 86, assented to on 4th April, 1911.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited, or governed, are the following:—Canada, The Insurance Act, 1910, and the Act of Incorporation, 1 Geo. V., chap. 86.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident, Sickness, Guarantee, Burglary, and Plate Glass Insurance.

6. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows.—Deposit accepted at the value of \$122,628, held by the Receiver-General of Canada.

## THE SECURITY LIFE INSURANCE COMPANY OF CANADA.

Register No. 6014.

Certificate of Registry No. 3453.

## DIRECTORS AND OFFICERS.

*Directors:*—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., Toronto; J. O. McCarthy, Toronto; Victor Morin, Montreal, Que.; W. W. Hiltz, Toronto; W. O. McTaggart, Toronto; J. P. Laporte, M.D., Joliette, Que.; W. H. Elliott, Toronto; B. F. Ackerman, Peterborough; Mark Workman, Montreal, Que.

*Officers:*—Brig.-Gen. Sir Henry M. Pellatt, C.V.O., President; J. O. McCarthy, Vice-President and General Manager; Victor Morin, LL.D., Vice-President; W. W. Hiltz, Vice-President; W. O. McTaggart, Vice-President.

1. Head Office of the Company, Toronto. Suits by or against the Company may be brought in the name of The Security Life Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following:—Special Act of the Parliament of Canada, 6-7 Edw. VII., chap. 120 (1907); 8-9 Edw. VII., chap. 123 (1909); 1910, The Insurance Act, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows. Deposit accepted at \$51,336, held by the Dominion Government.

## UNION ASSURANCE SOCIETY, LIMITED.

Register No. 5926.

Certificate of Registry No. 3365.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Martin N. Merry, Toronto. Suits by or against the Company may be brought in the name of The Union Assurance Society, Limited.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed, are as follows:—

The Companies' Act, 1862 to 1900 (Imperial); 8 Edward VII., chap. 69, Companies' Consolidation Act, 1908 (Imperial); 9 Edward VII., chap. 49, Assurance Companies' Act (Imperial); Canada, 1910, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact **Fire and Inland Transportation Insurance**.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$462,115, held by the Government of Canada.

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CAPITAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 5887.

Certificate of Registry No. 3327.

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DIRECTORS AND OFFICERS.

*Directors*:—R. P. Gough, Toronto; M. J. O'Brien, Renfrew, Ont.; Dr. N. A. Dussault, Quebec, P.Q.; A. E. Corrigan, Ottawa, Ont.; C. A. McCool, Pembroke, Ont.; W. H. McAuliffe, Ottawa, Ont.; L. N. Poulin, Ottawa, Ont.; J. A. McMillan, Alexandria, Ont.; K. J. Lyons, Ottawa, Ont.; A. A. Fournier, Ottawa; Hugh Doheny, Montreal; L. T. Martin, Renfrew.

*Officers*:—M. J. O'Brien, President; K. J. Lyons, Vice-President; A. E. Corrigan, Managing Director; E. M. McNiece, Secretary.

1. Head Office, Ottawa, Ont. Suits by or against the Company may be brought in the name of the Capital Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:—Parliament of Canada, Special Act, 1-2 George V., chap. 62, Canada, 1910, chap. 32, The of \$51, 016, held by the Receiver-General.

3. *The members are related* as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$51,016, held by the Receiver-General.

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GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

Register No. 6065.

Certificate of Registry No. 3504.

1. Head Office. London, England. Chief Agent and Attorney for Ontario, Alan Kenneth Macdougall, Toronto. Suits by or against the Company may be brought in the name of the Gresham Life Assurance Society, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: The Company was registered as a company with unlimited liability in 1862, under the Companies' Act, United Kingdom, 25-26, Victoria, Chap. 89 (1862), and in 1893 it was registered as a company with limited liability; Dominion of Canada (1910), Chap. 32, the Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$106,450, held by the Treasury Board, Ottawa.

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PROVIDENCE WASHINGTON INSURANCE COMPANY.

Register No. 6059.

Certificate of Registry No. 3498.

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1. Head Office, Providence, R.I. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of the Providence Washington Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Rhode Island, Charter (1820), incorporating into one company the Providence Insurance Company and Washington Insurance Company with Amendments, 1872, 1875, 1899 and 1902 thereto, evidence of same being filed with the Secretary of State, Canada (1910), chap. 32; R.S.O., 1914, chap. 183.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Automobile Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean Marine Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposits accepted at the value of \$198,110, held by the Insurance Department, Ottawa.



## THE NORTH WEST FIRE INSURANCE COMPANY.

Register No. 5928.

Certificate of Registry No. 3367.

## DIRECTORS AND OFFICERS.

*Directors:*—George R. Crowe, Winnipeg; D. E. Sprague, Winnipeg; J. S. Hough, Winnipeg; George F. Galt, Winnipeg; Thomas Bruce, Winnipeg; G. V. Hastings, Winnipeg.

*Officers:*—George R. Crowe, President; D. E. Sprague, Vice-President; Thomas L. Morrissey, General Manager, Montreal.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Henry Stanley Sweatman, Toronto. Suits by or against the Company may be brought in the name of The North West Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, An Act to consolidate and amend the Act respecting "The North West Fire Insurance Company" (1904), chap. 79; Canada Insurance Act (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$49,903, held by Department of Insurance, Ottawa.

## BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

Register No. 6007.

Certificate of Registry No. 3446.

## DIRECTORS AND OFFICERS,

*Directors:*—Hon. Edward Brown, Winnipeg; Sir D. Cameron, Winnipeg; F. K. Foster, Winnipeg; D. E. Williams, Winnipeg; C. W. N. Kennedy, Winnipeg; P. C. McIntyre, Winnipeg; James Balfour, Regina, Sask.; T. J. S. Skinner, Calgary, Alta.; Thos. L. Wood, Brantford; Joseph Stauffer, Galt, Ont.; E. E. Hall, Winnipeg; W. T. Devlin, Winnipeg; F. Carter-Cotton, Vancouver, B.C.

*Officers:*—Hon. Edward Brown, President; E. E. Hall, Vice-President; F. K. Foster, Managing Director and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Arthur F. Sprott, Toronto. Suits by or against the Company may be brought in the name of the British Northwestern Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are as follows: Special Act of Parliament of Canada, 9-10 Edward VII., chap. 70, 1910; Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$59,194, held by the Dominion Government.

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#### THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Register No. 5980.

Certificate of Registry No. 3419.

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1. Head Office, Philadelphia, Pennsylvania. Chief Agent and Attorney for Ontario, Thomas Leonard Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Insurance Company of the State of Pennsylvania.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated under laws of the State of Pennsylvania, 1794; State of Pennsylvania (1909), An Act authorizing the merger and consolidation of certain Corporations; Canada (1910), chapter 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$125,977, held by the Receiver-General.



## TRAVELERS' INDEMNITY COMPANY.

Register No. 5948.

Certificate of Registry No. 3387.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Henry A. Laurence, Toronto. Suits by or Against the Company may be brought in the name of the Travelers' Indemnity Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of State of Connecticut (1903), Special Act, 1905 and 1907, Special Acts; Canada Insurance Act, 1910, chap. -32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is as defined in the charter of applicant and the general law governing stockholders in joint stock companies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$124,483, held by Comptroller of Currency of Dominion of Canada.

## PALATINE INSURANCE COMPANY, LIMITED.

Register No. 5937.

Certificate of Registry No. 3376.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, George Ross Hargraft, Toronto. Suits by or against the Company may be brought in the name of the Palatine Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies' Act (1862); and amendments to 1898. Parliament of Canada, 9-10 Edward VII., chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$253,778, held by the Receiver-General of Canada, Ottawa.

## WESTCHESTER FIRE INSURANCE COMPANY.

Register No. 6054.

Certificate of Registry No. 3493.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, John McVittie, Toronto. Suits by or against the Company may be brought in the name of the Westchester Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, Special Act entitled "An Act to Incorporate the Westchester County Mutual Insurance Company," 1837, 1857 (Chap. 76); 1867 (Chap. 286); General 1853, Chap. 446, Sec. 18; as amended by Sec. 2, Chap. 369, 1854; as amended by Sec. 4, Chap. 367 of 1862, 1870, Chap. 476. Special Act, 1883, also 1892, Chap. 690, known as the Insurance Laws. Canada, The Insurance Act (1910), Chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Hail Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$162,853, held by the Receiver-General, Ottawa.

## CANADIAN SURETY COMPANY.

Register No. 5940.

Certificate of Registry No. 3379.

*Directors.*—F. W. Lafrentz, New York; W. H. Hall, Toronto; T. Bradshaw, Toronto; R. R. Brown, New York; George Burn, Ottawa; F. J. Parry, New York; John B. Laidlaw, Toronto; Henry C. Willcox, New York; F. G. Osler, Toronto.

*Officers.*—F. W. Lafrentz, President; George Burn, Vice-President; W. H. Hall, General Manager; W. H. Burgess, Secretary.

1. Head Office of the Company, Toronto, Ont. Suits by or against the Company may be brought in the name of the Canadian Surety Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V., chap. 60, also Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.



4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Burglary, Guarantee, Plate Glass and Automobile Insurance

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$82,697, held by the Receiver-General of Canada.

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MUTUAL LIFE AND CITIZENS' ASSURANCE COMPANY, LIMITED.

Register No. 5892.

Certificate of Registry No. 3332.

1. Head Office, Sydney, State of New South Wales, Australia. Chief Agent and Attorney for Ontario, the Royal Trust Company. Suits by or against the Company may be brought in the name of the Mutual Life and Citizens' Assurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New South Wales, 37 Victoria, No. 19 (1874), The Companies' Act, amended by No. 40 (1899); No. 47 (1900); No. 22 (1906); No. 49 (1902). Special Resolution, 1907. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Assurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$93,683, held by the Dominion of Canada.

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NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Register No. 5919.

Certificate of Registry No. 3358.

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DIRECTORS AND OFFICERS.

*Directors.*—D. K. Ridout, Toronto; A. W. Robertson, Montreal, Que.; C. F. Dale, Montreal; W. Parkyn Murray, Toronto; W. T. Bradshaw, Toronto; W. D. E. Strickland, Toronto; Rufus C. Holden, Montreal; M. J. Butler, C.M.G., Montreal; J. J. Meagher, Montreal; J. D. Montgomery, Toronto; W. S. Dresser, Sherbrooke.

*Officers.*—D. K. Ridout, President, Toronto; Rufus C. Holden and Chas. F. Dale, Vice-Presidents, Montreal; C. F. Dale, Managing Director, Montreal; P. W. Peacock, Secretary-Treasurer, Montreal, Que.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the North American Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated by Letters Patent of the Province of Ontario, 12th December, 1912, under the Ontario Insurance Act. March 12th, 1913, Order-in-Council authorizing the release of the Company's deposit under the Ontario Insurance Act; Canada (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident, Sickness and Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$60,303, held by the Receiver-General.

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#### LA SAUVEGARDE LIFE INSURANCE COMPANY.

Register No. 5899.

Certificate of Registry No. 3338.

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#### DIRECTORS AND OFFICERS.

*Directors*.—G. N. Ducharme, Montreal; Oswald Forest, St. Roch, l'Achigan, Que.; Hon. F. L. Beique, Montreal; Hon. R. Dandurand, K.C., Montreal; Hon. N. Perodeau, Montreal; M. H. Laporte, Montreal; Hon. N. A. Belcourt, Ottawa; M. E. P. Lachapell, M.D., Montreal; M. S. Bienvenu, Montreal; M. Joseph E. Lemirs, Montreal; M. Pierre, Beullac, Montreal, Que.; M. L. A. Dugal, Edmundston, N.B.

*Officers*.—G. N. Ducharme, President, Montreal; Hon. F. L. Beique, 1st Vice-President, Montreal; Hon. N. Perodeau, 2nd Vice-President, Montreal; J. N. Calana, Managing Director, Montreal.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, Napoleon Antaine Belcourt, K.C., P.C., Ottawa, Ont. Suits may be brought by or against the Company in the name of La Sauvegarde Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Quebec, Special Act (1903), chap. 95. Dominion of Canada, 1-2 George V. (1911), chap. 139, Canada (1910), chap. 32, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Life Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held as security for the policy-holders in Canada as follows: Deposit accepted at the value of \$47,386, held by Receiver-General of Canada.



## NIAGARA FIRE INSURANCE COMPANY.

Register No. 5964.

Certificate of Registry No. 3403.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of the Niagara Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of New York, 1849, General. An Act entitled "An Act to provide for the Incorporation of Insurance Companies." Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company; the capital stock has been fully paid in by the shareholders and there is no liability upon the members.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Tornado and Automobile Insurance (including damage to automobiles in transit by rail).

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$183,885, held by the Receiver-General, Ottawa.

## FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY.

Register No. 6008.

Certificate of Registry No. 3447.

1. Head Office, Newark, New Jersey. Chief Agent and Attorney for Ontario, Edward J. B. Dobie, Port Arthur, Ont. Suits may be brought by or against the Company in the name of the Firemen's Insurance Company of Newark, New Jersey.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of New Jersey, 1857, 1863, 1874, 1875 and 1887, chap. 18. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount of stock held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$90,085, held by the Treasury Board of the Dominion of Canada.

## LOYAL PROTECTIVE INSURANCE COMPANY.

Register No. 5932.

Certificate of Registry No. 3371.

1. Head Office, Boston, Massachusetts. Chief Agent and Attorney for Ontario, Henry W. Davis, Toronto, Ont. Suits by or against the Company may be brought in the name of the Loyal Protective Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 19th July, 1909, under the laws of the Commonwealth of Massachusetts, chap. 576, Acts 1907 with amendments. Canada (1910), chap. 32, **The Insurance Act**.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members as the Capital Stock (\$100,000) is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$33,531, held by the Receiver-General of Canada.

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

Of Milwaukee, Wisconsin.

Register No. 5903.

Certificate of Registry No. 3342.

1. Head Office, Milwaukee, Wis. Chief Agent and Attorney for Ontario, Robert F. Massie, Toronto. Suits by or against the Company may be brought in the name of the Northwestern National Insurance Company, of Milwaukee, Wisconsin.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of Wisconsin Special Act, chap. 63, 1869; General Statutes, 1898; Section 1945c, amended by chap. 106, Statutes, 1909. Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Tornado Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$149,894, held by the Department of Finance.



## THE RIDGLEY PROTECTIVE ASSOCIATION.

Register No. 5944.

Certificate of Registry No. 3383.

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1. Head Office, Worcester, Massachusetts. Chief Agent and Attorney for Ontario, James E. Scott, Toronto. Suits by or against the Company may be brought in the name of The Ridgley Protective Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated on 10th May, 1894, under the laws of the Commonwealth of Massachusetts, chap. 429, Acts 1888; chap. 576, Acts 1907, with amendments 1912 and 1913. Dominion of Canada (1910), chap. 32, The Insurance Act.

3. *The members are related as shareholders in an incorporated joint stock company*, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,315, held by the Receiver-General of Canada.

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GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Register No. 5991.

Certificate of Registry, No. 3430.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, Ernest L. McLean, Toronto. Suits by or against the Company may be brought in the name of the Globe and Rutgers Fire Insurance Company.

2. The Company was organized by merger between the Globe Fire Insurance Company and the Rutgers Fire Insurance Company 9th February, 1899.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined or governed are the following: New York, 1853, an Act to provide for the Incorporation of Insurance Companies. 1892, An Act in relation to Insurance Corporations and amendments. Canada, 1910, chap. 32, The Insurance Act.

4. *The members are related as shareholders in an incorporated joint stock company*. There is no liability of members, as the capital stock is fully paid up.

5. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Explosion Insurance (as limited by Company's charter).

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as a special security for the policyholders therein as follows: Deposit accepted at the value of \$304,176, held by the Receiver-General.

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#### MOUNT ROYAL ASSURANCE COMPANY.

Register No. 6063.

Certificate of Registry No. 3502.

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#### DIRECTORS AND OFFICERS.

*Directors.*—Hon. H. B. Rainville, Montreal; Hon. J. W. Wilson, Montreal; Paul Rainville, Montreal; Hon. J. Decarie, Montreal; H. A. Ekers, Montreal, Hon. Sir Lomer Gouin, K.C.M.G., Quebec; Newville Belleau, Quebec; J. E. Clement, Montreal; N. Perodeau, Montreal.

*Officers.*—Hon. H. B. Rainville, President, Montreal; Hon. Senator J. W. Wilson, Vice-President, Montreal; J. E. Clement, General Manager and Managing Director, Montreal.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits by or against the Company may be brought in the name of the Mount Royal Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Statutes of Quebec, 2 Edward VII, c. 67 (1902); 1 George V, c. 67 (1911); Canada Insurance Act (1910), c. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and there is no liability of the members, as the amount (\$250,000) of the subscribed capital is fully paid.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Plate Glass Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$58,178, held by the Receiver-General, Ottawa.



## MERCHANTS CASUALTY COMPANY.

Register No. 5986.

Certificate of Registry No. 3425.

## DIRECTORS AND OFFICERS.

*Directors*—M. J. McMichael, Minneapolis, Minn.; L. M. Fingard, Winnipeg; Dr. J. S. Gray, Winnipeg; J. S. Turner, R. B. Graham, W. J. Bulman, Winnipeg; Geo. W. Curtiss, Minneapolis, Minn.

*Officers*.—M. J. McMichael, President, Minneapolis; L. M. Fingard, Vice-President and Managing Director, Winnipeg.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Harold J. King, Toronto. Suits by or against the Company may be brought in the name of the Merchants Casualty Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of Parliament of Manitoba, 3 George V., chap. 117 (1913), Canada Insurance Act, chap. 32, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Accident Insurance (excluding Employers Liability) and Sickness Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$102,318, held by the Receiver-General, Ottawa.

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Registry No. 5972.

Certificate of Registry No. 3411.

## DIRECTORS AND OFFICERS.

*Directors*.—Lyman Root, Toronto; A. R. Williams, Toronto; H. F. Petman, Toronto; A. Waring Giles, Vernon, B.C.; G. A. Hankey, Toronto; Robert Lynch Stailing, Toronto; W. J. Blackburn, Toronto; Geo. L. Lyon, Toronto.

*Officers*.—Lyman Root, President and Manager, Toronto; Robert Lynch Stailing, Vice-President; F. E. Heyes, Secretary, Toronto.

1. Head Office, Toronto, Ontario. Suits by or against the Company may be brought in the name of the Imperial Underwriters Corporation of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Act of the Parliament of Canada, being chap. 137 (1913), An Act respecting the Imperial Underwriters Corporation and to change its name to the Imperial Underwriters Corporation of Canada. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$76,528, held by the Dominion Government.

#### NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 6062.

Certificate of Registry No. 3501.

1. Head Office, Paris, France. Chief Agent and Attorney for Ontario, Henry Harold York, Toronto. Suits may be brought by or against the Company in the name of the Nationale Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Royal Decrees 1820, 1849; The Public Administration Regulation, 1868, and laws, 1893. Canada Insurance Act (1910), chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$122,059, held by the Receiver-General of Canada



## GLENS FALLS INSURANCE COMPANY.

Register No. 5920.

Certificate of Registry No. 3359.

1. Head Office, Glens Falls, New York. Chief Agent and Attorney for Ontario, William H. George, Toronto. Suits by or against the Company may be brought in the name of the Glens Falls Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was originally organized in 1850 as the Dividend Mutual Insurance Company, and reorganized 30th April, 1864, as a stock company under its present name, all according to the laws of New York State. Canada (1910), chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability of members, as the capital stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Hail, Tornado and Automobile Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$185,443, held by the Department of Finance.

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Registry No. 6051.

Certificate of Registry No. 3490.

1. Head Office, Providence, Rhode Island. Chief Agent and Attorney for Ontario, Thomas S. Minton, Toronto. Suits by or against the Company may be brought in the name of the Equitable Fire and Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Acts of the State of Rhode Island 1859, 1873, 1880, 1881 and 1906. Canada Insurance Act, chap. 32 (1910).

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$105,964, held by the Dominion of Canada.

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

Register No. 5916.

Certificate of Registry No. 3355.

## DIRECTORS AND OFFICERS.

*Directors:*—Randall Davidson, Montreal; S. E. Richards, Winnipeg; W. A. T. Sweatman, Winnipeg; L. T. Hillary, Winnipeg.

*Officers:*—Randall Davidson, President; C. A. Richardson, Manager and Secretary.

1. Head Office, Winnipeg, Man. Chief Agent and Attorney for Ontario, Bryce B. Hunter, Toronto. Suits by or against the Company may be brought in the name of the Occidental Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Manitoba Special Act, an Act to Incorporate The Occidental Fire Insurance Company, chap. 65 (1902), Dominion of Canada Special, An Act respecting The Occidental Fire Insurance Company, chap. 139 (1908).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$92,620, held by the Department of Finance.

## THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE.

Register No. 5965.

Certificate of Registry No. 3404.

1. Head Office, Paris France. Chief Agent and Attorney for Ontario, Edward Percy Beatty, Toronto. Suits by or against the Company may be brought in the name of the Phenix Fire Insurance Company of Paris, France.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Special Ordonnance royale, 1819; General Law on Joint Stock Companies (France), 1867; Canada Insurance Act, Chapter 32 (1910).

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$49,344, held by the Government of Canada.



## THE STUYVESANT INSURANCE COMPANY.

Register No. 5956.

Certificate of Registry No. 3395.

1. Head Office, New York, N.Y. Chief Agent and Attorney for Ontario, Herbert Begg, Toronto. Suits may be brought by or against the Company in the name of the Stuyvesant Insurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was incorporated under the laws of New York in 1850. The Charter was extended in 1880, extended again in 1909. Canada Insurance Act, 1910.

3. *The members are related* as shareholders in an incorporated joint stock company. There is no liability to the members, the stock being fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March 1918, to transact fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$53,760 held by the Government of Canada.

## THE CASUALTY COMPANY OF CANADA.

Register No. 6016.

Certificate of Registry No. 3455.

## DIRECTORS AND OFFICERS.

*Directors*:—Arthur L. Eastmure, Toronto; Henry S. Strathy, Toronto; Charles S. Blackwell, Toronto; Allan E. Renfrew, Toronto; Hon. Thomas Crawford, Toronto; Walter J. Keens, Toronto; Arthur Wyburn Eastmure, Toronto; Walter W. Cumming, Toronto; Arthur G. Strathy, Toronto.

*Officers*:—Arthur L. Eastmure, President and Managing Director, Toronto.

1. Head Office, Toronto, Ont. Suits by or against the Company may be brought in the name of the Casualty Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1-2 George V, chap. 63, 1911; 2-4 George V, chap. 100, 1913; 5 George V, chap. 62; The Insurance Act, 1910, chap. 32.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the shareholders is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Plate Glass Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$11,113, held by the Dominion Government.

## MILLERS NATIONAL INSURANCE COMPANY.

Register No. 5908.

Certificate of Registry No. 3347.

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1. Head Office, Chicago, Illinois. Chief Agent and Attorney for Ontario, Arthur Vernon Stamper, Toronto. Suits by or against the Company may be brought in the name of the Millers National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Incorporated in State of Illinois, 1865, by Special Act; Amendments in 1869, 1875 and 1877; Canada, chap. 32, 1910, the Insurance Act.

3. *The members are related mutually.*

4. The Company is now authorized by license, issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$50,000, held by the Dominion Government.

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BRITISH DOMINIONS GENERAL INSURANCE COMPANY, LIMITED.

Register No. 6044.

Certificate of Registry No. 3483.

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1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the British Dominions General Insurance Company, Limited.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25-26 Victoria, chap. 89, The Companies Act; and amendments to 1900; Parliament of Canada, 9-10 Edward VII, chap. 32, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance. The Company is also registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$108,660, held by the Dominion Government.



## NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY.

Register No. 5902.

Certificate of Registry No. 3341.

1. Head Office, Pittsburg, Pennsylvania. Chief Agent and Attorney for Ontario, Robert Frank Massie, Toronto. Suits by or against the Company may be brought in the name of the National Ben Franklin Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: State of Pennsylvania Laws 408 and 559, Canada (1910) chapter 32 The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$166,428, held by the Receiver-General.

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

Register No. 6015.

Certificate of Registry No. 3454.

## DIRECTORS AND OFFICERS.

*Directors*:—Hon. C. E. Dubord, Monument, Que.; J. B. Morissette, Quebec; Theodore Meunier, Montreal; Hon. J. E. Roberge, Lambton; I. L. Lafleur, Montreal; J. E. E. Leonard, Montreal; L. H. Desjardins, Terrebonne; D. O. E. Denault, Sherbrooke; Nap. Drouin, Quebec; Eusebe Huard, Lake Megantic; J. Spycket, Paris, France; Michel Propper, Paris, France; L. J. Boileau, Quebec, Que.

*Officers*:—Hon. C. E. Dubord, President, Monument, Quebec; J. B. Morissette, Vice-President, Quebec; Theodore Meunier, Manager and Secretary, Montreal.

1. Head Office, Montreal, Quebec. Chief Agent and Attorney for Ontario, Gavin Browne, Jr., Toronto. Suits by or against the Company may be brought in the name of the British Colonial Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 8-9 Edward VII., chap. 52; 2 George V., chap. 68; Canada, chap. 32, The Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5.—*Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$55,870, held by the Minister of Finance.

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COMPAGNIE D'ASSURANCES GENERALES CONTRE L'INCENDIE

(General Fire Insurance Company), of Paris, France.

Register No. 5963.

Certificate of Registry No. 3402.

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1. Head Office, Paris, France. Chief Agent for Ontario, Fred. W. Gates, Hamilton, Ont. Suits by or against the Company may be brought in the name of the Compagnie D'Assurances Generales Contre l'Incendie.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Government Ordinance of France, 1819, Government decrees, 1848 and 1893; also Canada, chap. 32 (1910), the Insurance Act.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of its members is *nil*, as the stock is fully paid up.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire Insurance.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at \$77,052, held by the Government of Canada.

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FIREMAN'S FUND INSURANCE COMPANY.

Register No. 6028.

Certificate of Registry No. 3467.

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1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, G. Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.



3. *The members are related*, as shareholders, in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact Fire, Inland Transportation Insurance and Insurance against loss or damage to Automobiles by accident, burglary or theft.

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$131,024, held by the Finance Department, Ottawa.

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THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

Register No. 6040.

Certificate of Registry No. 3479.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chaps. 62, 63 and 64.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered under the Ontario Insurance Act to transact Ocean and Inland Marine Insurance for term ending 30th April, 1918.

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ROYAL EXCHANGE ASSURANCE.

Register No. 5921.

Certificate of Registry No. 3360.

*Directors*:—H. V. Meredith, Montreal; Dr. E. P. Lachapelle, Montreal; J. S. Hough, K.C., Winnipeg, Man.; B. A. Weston, Halifax, N.S.; H. B. Mackenzie, Esq., Montreal, Quebec.

*Officers*:—H. V. Meredith, Chairman, Montreal; Arthur Barry, Manager for Canada, Montreal.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Robert J. Pettigrew, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.

2. The Company was incorporated by Royal Charters, dated 22nd June, 1720, and 29th April, 1721.

3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII., chap. X.

4. *The members are related* as shareholders in a joint stock company authorized by 6 George I (1719), c. 18, s. 2, and created by Royal Charter, dated 22nd June, 1720. The Charter repeating in its terms section 7 of the said Act extends the liability of the shareholders by the following provisions: "And for better enabling the said Corporation hereby established to answer all just demands upon its policies of assurance for losses which may happen at sea and to lend money upon bottomry as aforesaid at any time or times during the continuance of the same Corporation according to the true intent and meaning of the said recited Act, and of this our charter, our will is and we do hereby for us, our heirs and successors, authorize, declare, grant and appoint that it shall and may be lawful to and for the said Corporation or body politic hereby established in the General Court or Courts of the same from time to time as such General Court or Courts shall see cause to call in or direct to be paid from and by the members thereof for the time being proportionally according to the respective share or shares in the Capital Stock which shall belong to the said Corporation any further sum or sums of money over and above the said one million and five hundred thousand pounds as by such General Court or Courts shall from time to time be judged necessary and be ordered to be called in or raised as by the said Act in this behalf is intended and directed. And that all executors, administrators, guardians, trustees and mortgagees shall be indemnified in paying and shall by virtue of the said Act and of these presents be empowered to pay in their respective proportions of the money so called for and to the end that all the calls of money which shall be made by any order or orders of the said General Court or Courts, pursuant to the said Act, and this our Charter for any of the purposes before mentioned may become effectual our will is and we do hereby declare and appoint that for refusal or neglect of paying in the money upon any such call or calls such course shall be taken and such methods practised and put in execution as are in and by the said Act prescribed for recovery and making good of the same, and we do hereby will, require and command that the money which shall be called for and paid in over and above the said one million five hundred thousand pounds shall be deemed additional Capital Stock, and shall be written in the books of the said Corporation hereby established, and the respective members paying the same shall have credit in the said books for their respective proportions or shares thereof, nevertheless the said Corporation hereby established in a General Court from time to time when they judge their affairs will admit thereof, shall, or may cause any sum or sums of money which shall be so called in or any part thereof to be divided and distributed to and amongst the then members of the same Corporation according and in proportion to the respective share or shares which they shall then have of or in the Capital Stock of the same, and their respective shares in the Capital Stock shall proportionally be abated as in and by the said Act is directed.

5. The Company is now authorized by license issued by the Dominion of Canada for the transaction of Fire, Accident, Sickness and Automobile Insurance for the term ending 31st March, 1918.

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$384,068, held by the Government of Canada.



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\*CANADIAN LUMBERMEN'S INSURANCE EXCHANGE.

Register No. 5905.

Certificate of Registry No. 3344.

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*Advisory Committee:*—W. E. Bigwood, Toronto; Duncan McLaren, Toronto; Arthur H. Campbell, Montreal, Quebec; W. C. Hughson, Hull, Quebec.

*Officers:*—Edgar D. Hardy, Manager, Ottawa.

1. Head Office, Ottawa. Suits by or against the Company may be brought in the name of the Canadian Lumbermen's Insurance Exchange.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Dominion Insurance Act, chap. 32, 1910.

3. The Company is authorized by license, issued by the Dominion of Canada, bearing date 31st day of March, 1917, and expiring on the 31st March, 1918, to transact Fire Insurance among its members, restricted to risks on property, situated in the Provinces of Ontario and Quebec.

4. Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$19,800 held by the Government of Canada.

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## THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

Register No. 6039.

Certificate of Registry No. 3478.

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1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto, Ont. Suits by or against the Company may be brought in the name of the American and Foreign Marine Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: The Company was formed in the year 1896 under the name of The American and Foreign Marine Insurance Company. The Company has now, by virtue of its incorporation, power to sue and be sued in its corporate name.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1917, and expiring on the 31st day of March, 1918, to transact the business of Inland Transportation Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policyholders therein as follows: Deposit accepted at the value of \$26,000, held by the Finance Department, Ottawa.

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\*Formerly the Lumbermen's Fire Indemnity Contract.

## UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 6033.

Certificate of Registry No. 3472.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related*, as shareholders, in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1918.

## BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Profit and Loss Account to 31st December, 1916.*

## Dr.

	£	s.	d.
To Balance Profit and Loss Account, as shown in the last General Balance Sheet .....	268,633	2	5
" Balance of Underwriting Account, 1915 .....	633,434	6	3
" Interest on Investments and Loans, etc., less Income Tax thereon .....	54,143	13	8
	<u>£956,211</u>	<u>2</u>	<u>4</u>

## Cr.

	£	s.	d.
By Dividend authorized by General Meeting, paid			
14th April, 1916 .....	£22,890	0	0
" Interim Dividend paid 22nd October, 1916 .....	13,080	0	0
	<u>35,970</u>	<u>0</u>	<u>0</u>
" Income Tax and Reserve for Special Taxes .....	64,464	2	4
" Losses, Averages, Returns, Re-Insurances, and			
Charges, paid on account of 1915 .....	£363,192	1	5
" Transferred to Suspense against further claims .	100,000	0	0
	<u>463,192</u>	<u>1</u>	<u>5</u>
" Amount written off Investments .....	37,000	0	0
" Bad and Doubtful Debts .....	234	7	10
" Balance . . .	355,350	10	9
	<u>£956,211</u>	<u>2</u>	<u>4</u>



## UNDERWRITING ACCOUNT.

## Dr.

	£	s.	d.
To Net Premiums, after deducting Returns, Re-insurances, Foreign Taxes, Office Expenses and Agents' Charges .....	1,391,054	4	4
	<u>£1,391,054</u>	<u>4</u>	<u>4</u>

## Cr.

	£	s.	d.
By Losses and Averages Paid .....	548,051	3	4
" General Expenses (including Directors' Remuneration and Auditors' Fees) .....	50,880	10	4
" Balance . . . . .	792,122	10	8
	<u>£1,391,054</u>	<u>4</u>	<u>4</u>

## GENERAL BALANCE SHEET TO 31ST DECEMBER, 1916.

## Dr.

	£	s.	d.
To Capital—65,400 Shares of £20 each—£1,308,000—upon which £2 10s. per share has been called up .....	163,500	0	0
" Reserve Fund .....	300,000	0	0
" Sundry Creditors .....	485,046	10	8
" Bills Payable .....	4,060	12	2
" Underwriting Suspense Account .....	164,193	12	11
" Underwriting Account, 1916 .....	792,122	10	8
" Profit and Loss Account .....	355,350	10	9
	<u>£2,264,273</u>	<u>17</u>	<u>2</u>

## Cr.

	£	s.	d.
By Investments, at estimated market value, Freehold and Leasehold Properties . . . . .	1,371,921	14	6
" Sundry Debtors .....	691,065	14	5
" Interest to date not received .....	12,378	0	0
" Stamps in hand .....	427	6	5
" Cash and Bills at Bankers and in hand .....	188,481	1	10
	<u>£2,264,273</u>	<u>17</u>	<u>2</u>

H. R. ROBERTSON,  
F. H. BEAZLEY,

} Directors.

In compliance with the provisions of the Companies (Consolidation) Act, 1908, we report to the Shareholders that we have examined the accounts of the Company, and have obtained all the information and explanations we have required. The above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for the Investments to the amount specified.

LIVERPOOL, 24th March, 1917.

HARMOOD BANNER & SON,  
Chartered Accountants.

## THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

Register No. 6032.

Certificate of Registry No. 3471.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Insurance Company (Limited).

2. *Company, how constituted or incorporated.*—The Company was registered under the Act of 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company, on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies' Registration Office, Somerset House, London.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is registered in Ontario for the transaction of Ocean Marine and Inland Marine Insurance for the term ending 30th April, 1918.

## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

*Marine Account.*

## Dr.

	£	s.	d.
To Amount of Marine Fund at 1st January, 1916 .....	253,139	3	1
“ Premium Income (less Returns, Re-insurances and Agency Charges) .....	522,692	7	7
Interest on Investments .....	11,706	6	0
	<u>£787,537</u>	<u>16</u>	<u>8</u>

## Cr.

	£	s.	d.
By Claims paid and outstanding (including Underwriter's Commission) .....	400,860	8	2
“ Expenses of Management .....	31,268	7	2
“ Transferred to Profit and Loss Account .....	86,332	2	6
“ Amount of Marine Fund at end of year—			
Reserve for unexpired Risks 40%.....	£209,076	18	10
Additional Reserve .....	60,000	0	0
	<u>269,076</u>	<u>18</u>	<u>19</u>
	<u>£787,537</u>	<u>16</u>	<u>8</u>

## PROFIT AND LOSS ACCOUNT.

## Dr.

	£	s.	d.
To Balance from last year's account .....	52,921	2	11
“ Interest on Investments .....	29,161	8	0
“ Transferred from Marine Account .....	86,332	2	6
	<u>£168,414</u>	<u>13</u>	<u>5</u>



## Cr.

	£	s.	d.	£	s.	d.
By Dividend for 1915 .....	35,000	0	0			
Less Income Tax .....	4,666	13	4			
				30,333	6	8
" Income Tax 1915-16 Assessment .....				4,665	13	9
" Amount written off Investments .....	66,140	0	0			
Less Profit on matured Investment .....	162	10	0			
				65,977	10	0
" Amount carried to Investment Reserve .....				45,000	0	0
" Balance to next year's account .....				22,438	3	0
				£168,414	13	5

## GENERAL BALANCE SHEET, 31ST DECEMBER, 1916.

## Dr.

	£	s.	d.
Capital Subscribed—100,000 Shares at £20 per Share, £2,000,000— paid up £2 per Share .....	200,000	0	0
Reserve Fund .....	500,000	0	0
Marine Fund .....	269,076	18	10
Investments Reserve Fund .....	145,000	0	0
Suspense Account (Dividends unpaid) .....	616	5	5
Outstanding Marine Losses .....	159,610	0	0
Profit and Loss Account .....	22,438	3	0
Amounts owing to other Insurance Companies .....	9,682	13	8
Current accounts owing by Company .....	32,792	17	1
	£1,339,216	18	0

## Cr.

	£	s.	d.
Investments at Book Values .....	1,118,569	1	9
Outstanding Interests, accrued but not due .....	9,662	2	5
Cash with Bankers, in hand, and Policy Stamps .....	51,099	12	3
Agents' Balances .....	85,956	19	8
Outstanding Premiums .....	32,273	4	10
Amounts owing to the Company .....	17,624	1	10
Amounts owing by other Insurance Companies .....	23,231	13	1
Bills Receivable .....	800	2	2
	£1,339,216	18	0

C. S. HOARE, }  
A. H. TURNER, } *Directors.*

In accordance with the provisions of the Companies' (Consolidation) Act, 1908, we report that we have audited the above Balance Sheet and Accounts, and have obtained all the information and explanations we have required. In our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence of the Securities.

Liverpool, 5th April, 1917.

HARMOOD BANNER & SON,  
*Chartered Accountants.*

RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 6045.

Certificate of Registry No. 3484.

DIRECTORS AND OFFICERS.

*Directors.*—R. W. Sharples, Oswald Dobell, Gilbert W. Fox, J. U. Hodgson, Campbell N. Watson, George Atherton, Liverpool; R. A. Love, Liverpool.

*Officers.*—Gilbert W. Fox, Chairman; J. U. Hodgson, Deputy Chairman; Joseph Pemberton, Underwriter; F. R. Edwards, Secretary, Liverpool.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of the Reliance Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1888; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding-up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

The Company is registered for the year ending 30th April, 1918, to transact Ocean Marine Insurance.

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Profit and Loss Accounts, 31st December, 1916.*

Dr.

	£	s.	d.
To Balance 1st January, 1916 .....	67,314	1	4
" Balance of Underwriting Account, 1915 .....	117,030	11	11
" Interest Account, less Income Tax thereon .....	15,293	10	11
	£199,638	4	2



## Cr.

	£	s.	d.
By Dividend paid to Shareholders—			
1st July, 1915 .....	£7,838	10	10
27th January, 1916 .....	7,328	2	6
" Income Tax, 1915 .....	15,166	13	4
" Excess Profits Duty (on Account) .....	3,858	3	0
" Claims, Re-Insurances, Returns, Commissions, etc., for 1915.....	3,000	0	0
" Amount carried to Suspense Account to close 1915 .....	70,810	8	8
" Subscriptions to War Relief Funds .....	17,000	0	0
" Amount transferred to Investment Reserve Fund .....	290	0	0
" Balance carried down .....	11,000	0	0
	78,512	19	2
	£199,638	4	2

## UNDERWRITING ACCOUNT, 1916.

## Dr.

	£	s.	d.
To Premiums, Less Re-Insurances, Returns, and Agency Charges, etc.	229,416	8	0
" Transfer Fees .....	20	17	6
	£229,437	5	6

## Cr.

	£	s.	d.
By Claims .....	59,329	9	2
" General Expenses, including Salaries, Rents, Subscriptions to Underwriters' Rooms, Registers of Shipping, etc. ....	13,623	7	3
" Auditors' Remuneration .....	100	0	0
" Directors' Remuneration .....	1,500	0	0
" Balance carried down .....	154,884	9	1
	£229,437	5	6

## BALANCE SHEET.

## Dr.

## To Capital:—

	£	s.	d.
50,000 Shares at £10 per Share, £500,000.			
Paid up £2 per Share .....	100,000	0	0
" Reserve Fund .....	150,000	0	0
" Investment Reserve Fund .....	26,000	0	0
" Balance of Profit and Loss Account .....	£78,512	19	2
Less Interim Dividend paid 1st July, 1916....	8,000	0	0
	70,512	19	2
" Balance of Underwriting Account, 1916 .....	154,884	9	1
" Balance of Fire Account, 1916 .....	662	8	6
" Suspense Account .....	20,274	0	9
" Special Re-insurance Account .....	19,360	11	11
" Accounts due by the Company .....	15,372	0	9
" Dividends unpaid .....	36	19	11
	£557,103	10	1

Cr.						
By Investments—				£	s.	d.
Bonds repayable at fixed dates .....				£292,751	13	7
Other Investments .....				143,786	7	3
(Market Value 31st Dec., 1916, £118,240 5 9) ..				436,538	0	10
“ Policy Stamps .....				158	10	0
“ Cash at Bankers and in hand .....				32,352	15	1
“ Interest accrued but not received .....				3,616	15	1
“ Furniture, Fittings and Preliminary Organizing Expenses of Fire Department ... ..				716	15	0
“ Accounts due to the Company, for Premiums, Salvage, etc. ....				83,720	14	1
				£557,103	10	1

GILBERT W. FOX, }  
JOSH. U. HODGSON, } Directors.

AUDITOR’S REPORT.—We have to report that we have examined the Accounts of the Reliance Marine Insurance Company, Limited, for the year ending 31st December, 1916. We have obtained all the information and explanations we have required, and in our opinion the above Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company’s affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company. We have also satisfied ourselves as to the existence and value of the securities for investments to the amount specified.

Liverpool, 19th January, 1917.

CHALMERS, WADE & CO.,  
Chartered Accountants, Auditors.

ROYAL EXCHANGE ASSURANCE.

Register No. 6046. Certificate of Registry No. 3485.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, Arthur Tucker, Toronto. Suits by or against the Company may be brought in the name of The Royal Exchange Assurance.
2. The Company was incorporated by Royal Charters dated 22nd June, 1720, and 29th April, 1721.
3. *The legislative enactments* by which the powers, duties, rights and obligations are now declared, defined, limited or governed are the following: The Royal Exchange Assurance Act (Imp.), 1 Edw. VII., chap. X.
4. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1918.



## RECEIPTS.

*Marine Department.*

The Net Premiums amounted to £1,331,913 7s. 6d., being an increase of £477,789 5s. 2d. over 1915; with interest, the total income was £1,344,607 10s. 2d.

## PAYMENTS.

The Losses paid in respect of 1916 and previous years amounted to £800,931 19s. 6d. The Expenses of Management were £60,558 7s. 4d.

The Marine Fund amounts to £1,010,109 15s. 10d. The sum of £130,000 has been transferred to Profit and Loss Account, out of which £55,000 has been carried to this Fund.

## Cr.

	£	s.	d.
Amount of marine insurance fund at the beginning of the year .....	601,992	12	6
Premiums, after deduction of re-insurance premiums, returns, broker- age, discount and commission .....	1,331,913	7	6
Interest, dividends and rents .....	£16,357	16	9
Less income tax thereon .....	3,663	14	1
	<hr/>	12,694	2 8
Transferred from profit and loss account .....	55,000	0	0
	<hr/>	£2,001,600	2 8

## Dr.

	£	s.	d.
Claims Paid and Outstanding .....	800,931	19	6
Expenses of Management .....	60,558	7	4
Transferred to Profit and Loss Account .....	130,000	0	0
Amount of Marine Insurance Fund at the end of the year, as per Balance Sheet .....	1,010,109	15	10
	<hr/>	£2,001,600	2 8

## GENERAL BALANCE SHEET, 31ST DECEMBER, 1916.

## LIABILITIES.

	£	s.	d.
Proprietors' Capital paid up .....	689,219	17	10
Life Assurance Fund .....	3,818,691	8	10
Annuity Fund .....	855,291	8	11
Capital Redemption Fund .....	160,724	1	3
Fire Insurance Fund .....	477,077	0	0
Marine Insurance Fund .....	1,010,109	15	10
General Accident Insurance Fund .....	231,521	0	0
Profit and Loss Account (General Reserve Fund) .....	623,279	16	9
(Subject to Excess Profit Duty, if any.)			

## Claims Admitted or Intimated, but not paid—

Life Assurance .....	80,652	14	11
Fire Insurance .....	142,520	0	4
Annuities Due and Unpaid .....	7,250	3	5
Surrendered and Settlement Policies Suspense Accounts .....	8,136	9	3
Deposit Fund (Clerks' Savings) .....	27,512	11	8
Security deposit fund (security for agents and others) .....	2,115	0	0
Pension and other Reserve Funds .....	107,570	8	5
Bills Payable .....	208	10	2
Sundry Creditors .....	351,529	4	9
	<u>£8,593,409</u>	<u>12</u>	<u>4</u>

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom .....	722,678	18	5
Mortgages on property out of the United Kingdom .....	58,949	19	7
Loans on parochial and other public rates .....	134,423	15	9
Loans on life interests .....	206,150	9	0
Loans on reversions .....	177,877	18	5
Loans on stocks and shares .....	56,933	5	4
Loans on Company's policies within their surrender values .....	203,738	4	3
Loans on personal security .....	131,698	2	3
Investments:—			
Deposit with the High Court (Bank of England Stock) .....	20,250	0	0
British Government securities and Bank of England Stock .....	1,310,704	19	7
Municipal and county securities, United Kingdom.....	90,235	1	0
Indian and Colonial Government securities .....	180,127	16	8
Indian and Colonial provincial securities .....	23,738	0	0
Indian and Colonial municipal securities .....	96,088	0	0
Foreign Government securities .....	505,737	0	9
Foreign provincial securities .....	48,051	6	0
Foreign municipal securities .....	200,052	13	3
Railway and other debentures and debenture stocks—Home and			
Foreign .....	1,356,847	6	0
Railway and other preference and guaranteed stocks .....	296,717	2	3
Railway and other ordinary stocks .....	300,768	2	0
Freehold ground rents .....	129,177	9	8
House property .....	787,423	14	1
Life interests .....	16,318	6	2
Reversions .....	174,709	12	2
Agents' balances .....	934,089	11	8
Outstanding premiums .....	30,694	10	5
Outstanding interest, dividends and rents .....	19,292	11	3
Interest accrued but not payable .....	75,125	0	0
Bills receivable .....	2,066	1	8
Marine stamps .....	1,214	10	10
Cash:—			
On deposit .....	93,241	13	0
In hand and on current account .....	208,288	10	11
	<u>£8,593,409</u>	<u>12</u>	<u>4</u>

I report to the proprietors that I have examined the books at the Head Office for the year ended 31st December, 1916, and have checked the incorporation therein of the returns from the Branches. I further report that I have verified the investments of the Corporation at the close of the year, and compared the above Balance Sheet with the books, and that having obtained all the information and explanations I have required, I am of opinion that such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Corporation's affairs, according to the best of my information and the explanations given to me, and as shown by the books of the Corporation. I certify that no part of any fund has been applied directly or indirectly for any purpose other than the class of business to which it is applicable.

N. E. WATERHOUSE, *Auditor.*

3 Frederick's Place, Old Jewry, E.C.,  
April 4th, 1917.

FIREMAN'S FUND INSURANCE COMPANY.

Register No. 6027.

Certificate of Registry No. 3466.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Legislature of California, 1872, Civil Code of California. Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company was, upon due application, admitted to registry in Ontario for the transaction of Inland and Ocean Marine Insurance, and the registry has been renewed until the 30th April, 1918.

## SUMMARY OF ANNUAL STATEMENT, 1ST JANUARY, 1916.

*Officers.*—Bernard Faymonville, President; J. B. Levison, Vice-President; Louis Weinmann, Secretary; Herbert P. Blanchard, Assistant Secretary; John S. French, Assistant Secretary; Thomas M. Gardiner, Treasurer; A. W. Follansbee, Jr., Marine Secretary.

*Directors.*—William J. Dutton, Bernard Faymonville, B. Levison, J. C. Coleman, Henry Rosenfeld, Geo. A. Newhall, F. W. Van Sicklen, Arthur A. Smith, Chas. P. Eells and Vanderlynn Stow.

*Fifty-fourth Annual Statement, January 1st, 1917.*

CASH CAPITAL .....	\$1,500,000 00
POLICYHOLDERS' SURPLUS .....	3,676,192 50



## ASSETS.

United States, State and Municipal Bonds .....	\$1,296,153 32
Railroad Bonds .....	2,973,460 00
Gas, Water and Electric Power Bonds .....	1,248,210 00
Miscellaneous Bonds .....	572,807 00
Bank Stocks .....	406,200 00
Miscellaneous Stocks .....	365,343 00
Real Estate .....	449,000 00
Loans on Mortgages .....	1,403,450 00
Loans on Collaterals .....	239,200 00
Cash in Bank and Company's Offices .....	2,602,751 82
Premiums in Course of Collection .....	1,614,398 75
Premium Notes .....	153,425 05
All Other Assets .....	121,555 05
Total Assets .....	<u>\$13,445,953 99</u>

## LIABILITIES.

Losses in Process of Adjustment .....	\$1,476,022 78
Re-Insurance Reserve .....	6,155,238 71
All Other Claims and Demands .....	428,500 00
Reserve for January Dividends .....	210,000 00
Capital Paid in Cash .....	1,500,000 00
Net Surplus .....	3,676,192 50
Total Liabilities .....	<u>\$13,445,953 99</u>

## INCOME.

Net Premiums—Fire .....	\$4,399,409 75
—Marine .....	5,629,931 00
	<u>\$10,029,340 75</u>
Interest, Dividends, Rents .....	458,586 82
All Other Income .....	3,997 61
	<u>\$10,491,925 18</u>

## EXPENDITURE.

Net Losses Paid—Fire .....	\$2,150,642 54
—Marine .....	2,595,534 45
	<u>\$4,746,176 99</u>
Dividends .....	240,000 00
Commission and Brokerage .....	1,806,509 97
Taxes and All Other Expenditures .....	1,747,349 10
	<u>\$8,540,036 06</u>

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LIMITED.

Register No. 6030.

Certificate of Registry No. 3469.

1. Head Office, London, England. Chief Agent and Attorney for the Province of Ontario, George Temple McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Indemnity Mutual Marine Assurance Company, Limited.

2. The Company was constituted by deed of settlement dated 4th July, 1825, and incorporated on the 31st day of December, 1886, under the English Companies' Act, 1862 to 1883.

3. The original corporate name of the Company was The Indemnity Mutual Marine Assurance Company, which name was, by resolution of General Court of Directors of the Company, changed to that of The Indemnity Mutual Marine Assurance Company, Limited, 29th July, 1886.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

The capital stock of the Company consists of 67,000 shares of £15 each, with £3 paid per share.

5. The Company is registered in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1918.

BALANCE SHEET, 31ST DECEMBER, 1916.

Dr.

	£	s.	d.
To Capital (67,000 Shares of £15 each upon which £3 per Share have been paid) .....	201,000	0	0
" Reserve . . . . .	550,000	0	0
" Freehold and Building Reserve Account .....	30,000	0	0
" Investment Depreciation Account .....	100,000	0	0
" Sundry Creditors .....	19,689	4	0
" Underwriting Suspense Account .....	211,715	10	8
" Balance of Underwriting Account, 1916 .....	1,147,717	5	4
" Balance of Profit and Loss Account .....	185,282	8	8
	<u>£2,445,404</u>	<u>8</u>	<u>8</u>

Cr.

	£	s.	d.
By Freehold and Building .....	230,000	0	0
" Government and other Securities .....	1,692,288	17	10
" Cash at Bankers and in hand (on Deposit £80,000) .....	120,640	4	3
" Bills Receivable .....	1,176	13	7
" Stamps . . . . .	398	6	6
" Sundry Debtors .....	400,900	6	6
	<u>£2,445,404</u>	<u>8</u>	<u>8</u>

Profit and Loss Account, 31st December, 1916.

Dr.								
	£	s.	d.	£	s.	d.		
To Dividend paid in February.....	£26,800	0	0					
Less Income Tax .....	4,355	0	0					
				22,445	0	0		
" Interim Dividend paid in August	£26,800	0	0					
Less Income Tax .....	5,248	6	8					
				21,551	13	4		
							43,996	13 4
" Excess Profits Duty .....							12,500	0 0
" Income Tax .....							13,444	12 4
" Transferred to Reserve Account .....							50,000	0 0
" " to Freehold and Building Reserve Account .....							5,000	0 0
" " to Investment Depreciation Account .....							25,000	0 0
" Balance . . . . .							185,282	8 8
							£335,223	14 4

Cr.								
	£	s.	d.	£	s.	d.		
By Balance . . . . .	117,717	0	4					
" Interest on Investments and Rents .....	56,925	19	5					
" Transfer Fees .....	49	0	0					
" Balance Underwriting Account, 1915, on 31st December, 1915 .....	£711,044	1	11					
Less Losses, Averages, etc., on 1915 Account in 1916	400,512	7	4					
				£310,531	14	7		
Less Transferred to Underwriting Suspense Ac- count to close of 1915 Account .....	150,000	0	0				160,531	14 7
							£335,223	14 4

UNDERWRITING ACCOUNT, 1916.

Dr.								
	£	s.	d.	£	s.	d.		
To Net Settlements .. . . . .	666,110	3	5					
" Directors' Fees .....	3,000	0	0					
" General Office Expenses, Salaries and Charges .....	21,740	18	4					
" Balance . . . . .	1,147,717	5	4					
							£1,838,568	7 1

Cr.								
	£	s.	d.	£	s.	d.		
By Net Premiums (less Agents' Commissions and Expenses) .....	1,838,568	7	1					
							£1,838,568	7 1



We have audited the above Balance Sheet and, having examined the Books of the Company, verified the Securities, with the exception of Securities for about £36,100, which, on account of the war or other sufficient reason, cannot be verified, and having obtained all the information and explanations we have required, we have to report that in our opinion such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs according to the best of our information and the explanations given to us, and as shown by the books of the Company.

THOMAS A. WELTON, F.C.A.,  
J. F. BOND, F.C.A., } *Auditors.*

On behalf of the Board,  
FRED. HUTH JACKSON, }  
E. C. GRENFELL, } *Directors.*

22nd January, 1917.

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## DIVISION B.

PROVINCIAL LICENSEES: BEING INSURANCE COMPANIES LICENSED, INSPECTED AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE THEREIN.





# Life Insurance Companies

## Year ending 31st December, 1916

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EQUITY LIFE ASSURANCE COMPANY OF CANADA.

*Commenced business April, 1904.*

HEAD OFFICE, CONFEDERATION LIFE BUILDING, TORONTO, ONT.

Names and addresses of the Directors and Officers for the year 1917:

### *Directors:*

H. Sutherland .....	Toronto, Ont.
Thomas Urquhart .....	Toronto, Ont.
S. Henderson .....	Toronto, Ont.
Dr. T. F. McMahon .....	Toronto, Ont.
Danl. Urquhart .....	Toronto, Ont.
Geo. M. Begg .....	Toronto, Ont.
W. H. Shapley .....	Toronto, Ont.
H. L. Sutherland .....	Toronto, Ont.
J. M. Walton .....	Aurora, Ont.
James Reid .....	Montreal, Que.
James Lang .....	Toronto, Ont.
J. H. McKnight .....	Toronto, Ont.

### *Officers:*

H. Sutherland, President and Manager .....	Toronto, Ont.
Thomas Urquhart, 1st Vice-President .....	Toronto, Ont.
S. Henderson, 2nd Vice-President .....	Toronto, Ont.
Geo. M. Begg, Secretary-Treasurer .....	Toronto, Ont.

### *Auditors:*

A. C. Neff & Co. ....	Toronto, Ont.
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Authorized Capital, \$500,000; Subscribed Capital, \$354,000; Paid up, \$35,400; Deposit at Provincial Treasury, \$33,500.00.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Amount of Mortgages .....	\$299,193 77
Amount of loans on Company's policies .....	66,597 20
Amount of Debentures including War Loan .....	75,644 38
Actual cash in hand at head office .....	1,937 10
Cash on deposit in Standard Bank, Toronto .....	2,738 92
Interest due and accrued .....	7,590 13
Premiums outstanding (net) .....	3,049 56
Premiums deferred (net) .....	6,180 53
Premium on capital stock unpaid .....	1,650 00
Office furniture (not extended) .....	\$740 00
<b>Total assets .....</b>	<b>464,581 59</b>
<b>Subscribed capital stock uncalled .....</b>	<b>\$318,600 00</b>

## LIABILITIES.

Amount of reported claims .....	\$4,000 00
Re-insurance reserve (Om. (5) Table interest at 3½ per cent.) .....	422,939 87
Amount due auditors' fees, 1916 .....	100 00
Amount due premiums paid in advance .....	1,254 10
Amount due Provincial tax, 1916 premiums .....	1,246 28
<b>Total liabilities .....</b>	<b>\$429,540 25</b>
<b>Capital stock paid up .....</b>	<b>\$35,400 00</b>

## RECEIPTS.

Cash balance on 31st December, 1915 (not extended), \$8,479.04	
Amount received in cash for gross premiums .....	\$72,903 57
Amount received in cash for interest .....	22,735 66
Amount received for Re-insurance on Policies .....	156 69
Amount received for capital stock premium .....	100 00
Amount received in cash for payments on mortgages and other loans (not extended) .....	\$31,718 00
<b>Total receipts .....</b>	<b>\$95,895 92</b>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission and salaries .....	\$8,177 17
" fuel and light .....	10 28
" Medical fees .....	1,266 00
" interest, discount or exchange .....	44 68
" statutory assessment and license fee .....	71 69
" travelling expenses .....	1,775 84
" rent .....	1,000 00
" Salaries and auditors' fees .....	7,374 00

Cash paid for taxes (Municipal and Government) .....	1,331 19
“ printing, stationery and advertising .....	534 15
“ postage, telegrams and express .....	297 85
“ other expenses .....	437 12
<hr/>	
Total expenses of management .....	\$22,319 97

Miscellaneous expenditure:

Cash paid for claims which occurred in 1916 .....	7,000 00
“ re-insurance . . . . .	1,687 10
“ surrender values .....	5,652 75
“ investments (not extended), \$94,754.22.	
“ Agents license .....	3 00
<hr/>	
Total expenditure .....	\$36,662 82

MISCELLANEOUS.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915 .....	1,891	2,502,783 00
Contracts taken during 1916.....	196	309,345 00
<hr/>		
Gross number and amount of contracts on foot at any time during 1916	2,087	2,812,128 00
<hr/>		
	Number.	Amount.
		\$ c.
Deductions:		
Contracts matured in 1916.....	9	11,000 00
Contracts lapsed in 1916.....	64	97,000 00
Contracts surrendered for which cash } values have been paid ..... }	72	94,093 00
Amount by which various contracts still on } foot were reduced in 1916..... }	.....	1,000 00
<hr/>		
Total deductions.....	145	203,093 00
<hr/>		
*Number and amount of contracts on foot at 31st December, 1916 ....	1,942	2,609,035 00
Re-insured .....	.....	64,500 00
<hr/>		
Net number and amount of contracts on foot at 31st December 1916 ...	1,942	2,544,535 00

\* Of this amount there was payable to beneficiaries resident in Ontario \$2,441,628.00.



LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Allen, A. A. ....	Toronto .....	50	5,000 00	500 00
Allan, J. W. ....	" .....	100	10,000 00	1,000 00
Begg, Geo. M. ....	" .....	100	10,000 00	1,000 00
Bick, John B. ....	" .....	5	500 00	50 00
Coutts, John. ....	Thamesville .....	5	500 00	50 00
Daly, F. W. ....	London .....	25	2,500 00	250 00
Daniel, C. D. ....	Toronto .....	5	500 00	50 00
Dodge, O. F. ....	" .....	25	2,500 00	250 00
Heggie, Dr. W. C. ....	" .....	10	1,000 00	100 00
Henderson, Rev. A. ....	Earlswood, Sask. ....	200	20,000 00	2,000 00
Henderson, S. ....	Toronto .....	100	10,000 00	1,000 00
Lang, James. ....	" .....	100	10,000 00	1,000 00
McKnight, J. H. ....	" .....	50	5,000 00	500 00
McMahon, Dr. T. F. ....	" .....	250	25,000 00	2,500 00
McMillan, H. T. ....	" .....	15	1,500 00	150 00
McKee, Wm. ....	" .....	25	2,500 00	250 00
McEvoy, S. H. ....	Ames, Okla. ....	10	1,000 00	100 00
Murchison, Wm. ....	Buffalo, N.Y. ....	10	1,000 00	100 00
Reid, James. ....	Montreal .....	275	27,500 00	2,750 00
Reid, Mrs. Jas. ....	" .....	125	12,500 00	1,250 00
Shapley, W. H. ....	Toronto .....	100	10,000 00	1,000 00
Sherris, H. ....	" .....	5	500 00	50 00
Sutherland, H. ....	" .....	1,095	109,500 00	10,950 00
Sutherland, L. H. B. ....	" .....	450	45,000 00	4,500 00
Urquhart, D. ....	" .....	100	10,000 00	1,000 00
Urquhart, Thomas. ....	" .....	100	10,000 00	1,000 00
Urquhart, T. & D. ....	" .....	50	5,000 00	500 00
Walton, J. M. ....	Aurora .....	150	15,000 00	1,500 00
Wenborne, Oscar ....	Santiago, Chile ....	5	500 00	50 00
Totals .....	.....	3,540	354,000 00	35,400 00

POLICYHOLDERS' MUTUAL LIFE INSURANCE COMPANY.

Commenced business 21st April, 1909.

HEAD OFFICE, ROOM 503, TEMPLE BUILDING, TORONTO, ONT.

Directors:

Names and addresses of the Directors and Officers for the year 1917:

John J. Main .....	Toronto, Ont.
A. C. Pratt, M.P.P. ....	Toronto, Ont.
A. W. Briggs .....	Toronto, Ont.
A. M. Featherston .....	Toronto, Ont.
A. D. Smith, M.D. ....	Mitchell, Ont.
S. J. Carter .....	Montreal, Que.
Geo. H. Featherston .....	Montreal, Que.
J. M. Faircloth .....	Toronto, Ont.
W. S. Verrall .....	Toronto, Ont.
F. D. Lawrence .....	Montreal, Que.
H. Dempsey .....	Rednersville, Ont.

Officers:

John J. Main, President .....	Toronto, Ont.
A. C. Pratt, M.P.P., Vice-President .....	Toronto, Ont.
A. M. Featherston, General Manager and Secretary .....	Toronto, Ont.

Auditors:

A. C. Neff & Co. ....	Toronto, Ont.
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Authorized Capital, \$150,000; Subscribed Capital, \$109,900; Paid-up Capital, \$46,640; Paid in Advance of Call, \$15,570; Unpaid on Calls, \$1,900; Deposit at Provincial Treasury, \$25,000.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Amount of Mortgages exclusive of interest .....	\$1,500 00	
Amount of loans on Company's policies .....	4,658 49	
Amount of Municipal Debentures and Government War Loan Bonds (Alberta and Manitoba Government deposits) .....	40,047 04	
Actual cash on hand at head office .....	\$2,387 32	
Cash on deposit, Union Bank, Toronto, Ont. (deposit receipt, Ontario Government deposit) .....	25,000 00	
Cash on deposit, Union Bank, Toronto .....	17,377 57	
		44,764 89
Due by Provincial agents .....		3,847 98
Bills receivable .....		265 85
Interest due or accrued and unpaid .....		395 59
Premiums outstanding .....		31,796 15
Advertising supplies on hand .....	\$1,170 00	} Not extended.
Charter account .....	6,995 70	
Agents' advances .....	2,165 32	
Office furniture and fixtures .....	386 40	
Total assets .....		\$127,275 99
Subscribed capital stock uncalled, less paid in advance of calls.....		\$61,360 00

## LIABILITIES.

Re-insurance reserve (Hm. Table, interest at 4½ per cent.) .....	\$91,066 50
Amount due, medical fees .....	84 00
Manitoba expenses .....	206 61
Amount all other .....	40 08
<b>Total liabilities to public .....</b>	<b>\$91,397 19</b>
<b>Capital stock paid up .....</b>	<b>\$46,640 00</b>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended), \$59,411.01.	
Gross premiums received in cash .....	\$43,705 94
Amount received for interest .....	4,839 92
Amount received from agent .....	15 00
Amount received repayment Policy Loans (not extended) \$481.39.	
<b>Total receipts .....</b>	<b>\$48,560 86</b>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission and salaries .....	\$5,099 96
“ medical examination fees .....	804 05
“ law costs .....	44 10
“ statutory assessment and license fee (Ontario) .....	64 60
“ interest . . . . .	36 45
“ travelling expenses .....	572 18
“ rent . . . . .	660 00
“ license fees, etc., other Provinces .....	646 75
“ taxes (Municipal and Government) .....	562 78
“ salaries, directors' and auditors' fees .....	5,963 49
“ printing, stationery and advertising .....	1,361 78
“ postage, telegrams, express and telephone .....	268 08
“ Manitoba general expenses .....	1,438 70
“ other expenses .....	173 20

**Total expenses of management .....** **\$17,696 12**

## Miscellaneous payments:

Cash paid for claims prior to 1916 .....	3,000 00
“ claims during 1916 .....	11,516 67
“ re-insurance . . . . .	2,475 49
“ policies surrendered .....	1,417 63
“ Debentures, etc., other securities (not extended), \$25,215.04.	
“ Advance to agency .....	2,112 42
“ other expenditures .....	255 00

**Total expenditure .....** **\$38,473 33**



MISCELLANEOUS.

	Number.	Amount.
Contracts in force, 31st December, 1915 .....	1,075	1,676,733 00
Contracts taken during 1916.....	179	284,800 00
Gross number and amount of contracts on foot at any time during 1916	1,254	1,961,533 00
	Number.	Amount.
Deductions:		
Contracts lapsed in 1916.....	77	111,900 00
Contracts terminated in 1916 .....	22	74,500 00
Contracts terminated—deaths .....	8	17,000 00
Contracts for which cash values have been paid.....	11	27,250 00
Contracts surrendered .....	4	9,000 00
	122	239,650 00
Less re-insurance.....		30,000 00
Total deductions extended .....	122	209,650 00
Net number and amount of contracts on foot 31st December, 1916 .....	1,132	1,751,883 00

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$ c.	\$ c.
Acton, Jas.....	Toronto .....	10	1,000 00	300 00
Alguire, D. O. ....	Cornwall .....	10	1,000 00	300 00
Black, W. A. ....	Winnipeg, Man. ..	20	2,000 00	2,000 00
Bolster, L. E. ....	Sturgeon Falls...	5	500 00	150 00
Bonnick, Chas. ....	Toronto .....	10	1,000 00	300 00
Briggs, A. W. ....	" .....	20	2,000 00	600 00
Bull, M.....	Winnipeg .....	3	300 00	300 00
Burrows, F. J.....	Seaforth.....	2	200 00	200 00
Carley, A. D.....	Hamilton .....	10	1,000 00	300 00
Carter, S. J.....	Montreal .....	10	1,000 00	300 00
Chambers, W. J.....	Calgary .....	20	2,000 00	600 00
Chisholm, Dr. ....	Halifax.....	10	1,000 00	1,000 00
Clark, C. W. ....	Winnipeg .....	10	1,000 00	1,000 00
Cross, W. H.....	" .....	5	500 00	500 00
Conron, W. J.....	Toronto .....	1	100 00	30 00
Dempsey, H.....	Rednersville .....	50	5,000 00	500 00
Dickson, J. A. ....	Hamilton .....	10	1,000 00	300 00
Dickson, W. J.....	Toronto .....	10	1,000 00	300 00
Dow, Dr. Geo. W.....	Owen Sound .....	5	500 00	150 00
Duke, Thos. ....	Vancouver .....	1	100 00	100 00
Dupuis, L. N. ....	Montreal .....	10	1,000 00	1,000 00
Fairecloth, J. M.....	Toronto .....	10	1,000 00	300 00
Featherston, A. M.....	" .....	64	6,400 00	1,920 00
Featherston, A. ....	" .....	10	1,000 00	1,000 00
Featherston, G. H.....	Montreal .....	50	5,000 00	1,500 00
Fortin, J. H.D.D.S. ....	" .....	10	1,000 00	1,000 00
Gordon, G. W., D.D.....	Winnipeg .....	10	1,000 00	1,000 00
Glines, G. A. ....	" .....	10	1,000 00	1,000 00
Gray, W. A.....	Smith's Falls....	5	500 00	150 00
Gunne, W. J. ....	Kenora.....	20	2,000 00	600 00
Hammond, W. J.,.....	Winnipeg .....	10	1,000 00	1,000 00
Hanna, A. S. ....	Perth .....	5	500 00	150 00

## LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Hart, J. W.....	Huntsville .....	5	500 00	150 00
Howell, J.....	Welland .....	3	300 00	90 00
Irwin, J. R. ....	Cobourg .....	5	500 00	150 00
Kerr, Dr. R. Ashton.....	Montreal.....	10	1,000 00	400 00
Lawrence, Fred. D.....	Montreal.....	20	2,000 00	2,000 00
Leslie, John .....	Montreal.....	2	200 00	200 00
Locker, F. B.....	Montreal.....	10	1,000 00	1,000 00
Logie, W. ....	Sarnia.....	5	500 00	150 00
McBain, John.....	Montreal .....	50	5,000 00	1,500 00
McGuire, Dr. G. C. ....	Vancouver .....	1	100 00	100 00
McIntosh, D. J. ....	Vankleek Hill....	10	1,000 00	300 00
McKenzie, B. E. ....	Toronto .....	90	9,000 00	2,700 00
Main, J. J.....	" .....	50	5,000 00	1,500 00
Mann, Jas. ....	Renfrew .....	5	500 00	150 00
Marquis, J. A. ....	Brantford.....	5	500 00	150 00
Mathers, W. R. ....	Stirling .....	30	3,000 00	.....
Montgomery, T.....	Winnipeg.....	20	2,000 00	2,000 00
Morin, Victor.....	Montreal .....	5	500 00	500 00
Muir, James .....	Quebec .....	10	1,000 00	300 00
Murdoff, Dr. H. M. ....	Winnipeg .....	10	1,000 00	1,000 00
Palmer, John Wesley.....	Montreal.....	10	1,000 00	1,000 00
Pattee, F. J.....	Hawkesbury .....	5	500 00	150 00
Parkes, G. H.....	Toronto .....	10	1,000 00	300 00
Peck & Son .....	Gananoque .....	10	1,000 00	300 00
Pratt, A. C. ....	Toronto .....	50	5,000 00	1,500 00
Rogers, D.....	London .....	4	400 00	120 00
Savage, J.....	Guelph .....	2	200 00	60 00
Shaw, W. H.....	Toronto .....	10	1,000 00	300 00
Short, A. L. ....	Kingston .....	10	1,000 00	300 00
Sinclair, D. J. ....	Woodstock .....	5	500 00	150 00
Sinclair, J.....	Gananoque .....	2	200 00	60 00
Small, Dr. H. Beaumont.....	Ottawa .....	20	2,000 00	600 00
Smith, A. D.....	Mitchell .....	10	1,000 00	1,000 00
Smith, S.....	Winnipeg.....	2	200 00	200 00
Smith & Johnston .....	Ottawa .....	20	2,000 00	600 00
Verrall, W. S. ....	Toronto .....	20	2,000 00	600 00
Walker, F. W.....	" .....	20	2,000 00	600 00
Walker, W. ....	Niagara Falls...	5	500 00	150 00
Walton, G. A.....	Toronto .....	35	3,500 00	1,050 00
White, W. G.....	Winnipeg.....	10	1,000 00	1,000 00
Wilson, E. L. (Miss) .....	Toronto.....	20	2,000 00	600 00
Workman, Mark .....	Montreal.....	10	1,000 00	1,000 00
Wylks, G. W.....	Kingston .....	5	500 00	150 00
Young, Frank .....	Hoard's Station ..	10	1,000 00	300 00
Young, G. S.....	Prescott .....	2	200 00	60 00
Young, S. ....	Toronto .....	10	1,000 00	300 00
Totals .....	.....	1,099	109,900 00	\$46,640 00

RECAPITULATION  
OF  
Assets, Liabilities, Receipts and Expenditures  
of Life Insurance Companies



LIFE INSURANCE COMPANIES.  
ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Policy Loans.	Mortgages.	Municipal Debentures and other securities.	Interest accrued.	Cash.	Premium on capital stock.	Premiums outstanding (net).	Bills Receivable.	Deferred premiums (net).	Agents' balances.	Totals.	Office furniture, etc. (Not extended).	Subscribed capital uncalled, less paid in advance.
Equity Life.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	66,597 20	299,193 77	75,644 98	7,590 13	4,676 02	1,650 00	3,049 56	.....	6,180 53	.....	464,581 59	740 00	318,600 00
Policyholders' Mutual Life c..	4,658 49	1,500 00	40,047 04	395 59	* 44,764 89	.....	31,796 15	265 85	.....	3,847 98	127,275 99	**10,717 42	61,360 00
Totals .....	71,255 69	300,693 77	115,691 42	7,985 72	49,440 91	1,650 00	34,845 71	265 85	6,180 53	3,847 98	591,857 58	11,457 42	779,960 00

\* Includes deposit receipt for \$25,000 deposited with Ontario Government.      \*\*Supplies on hand \$1,170.00; advances and organization expenses, \$9,161.02.  
The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Re-insurance reserve.	Advance premiums.	Provincial tax on premiums.	Unpaid losses.	Borrowed money.	Other liabilities.	Total liabilities except paid-up capital stock.	Paid-up capital stock.	Calls on capital stock unpaid.	No. of policies in force.	Net amount at risk.
Equity Life.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	a 432,939 87	1,254 10	1,246 28	4,000 00	.....	100 00	429,540 25	35,400 00	.....	1,942	2,544,535 00
Policyholders' Mutual Life.....	b 91,066 50	.....	.....	.....	.....	330 69	91,397 19	46,640 00	1,900 00	1,132	1,751,883 00
Totals .....	514,006 37	1,254 10	1,246 28	4,000 00	.....	430 69	520,937 44	82,040 00	1,900 00	3,074	4,296,418 00

a Om. (5) table 3½ per cent.      The Government deposits at date of publication are as follows: Equity Life, \$33,500; Policyholders' Mutual Life, \$25,000.  
b Hm. 4½ per cent.

LIFE INSURANCE.—Continued.  
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Gross premiums.		Interest.		Premiums on capital stock.		Calls on capital stock.		All other.		Total.		Policy Loans re-paid.		From securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Equity Life.....	72,903	57	22,735	66	100	00	.....	.....	156	69	95,895	92	6,686	27	25,031	83
Policyholders' Mutual Life .....	43,705	94	4,839	92	.....	.....	.....	.....	15	00	48,560	86	481	39	.....	.....
Totals.....	116,609	51	27,575	58	100	00	.....	.....	171	69	144,456	78	7,167	66	25,031	83

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Expenses of Management.						Claims.	Surrender values paid.	Advanced to agents.	Re-insurance.	Other expenditure.	Total.	Loans on Policies.	Invested (not extended).
	Agents' Commission and salary.	Salaries and audi- tors' fees.	Statutory assessm't and license fee.	Medical fees.	All other.	Total expenses of management.								
Equity Life .....	\$ 8,177 17	\$ 7,374 00	\$ 71 69	\$ 1,266 00	\$ 5,431 11	\$ 22,319 97	\$ 7,000 00	\$ 5,652 75	\$ ..... 1,687 10	\$ 3 00	\$ 36,662 82	\$ 9,247 50	\$ 85,506 72	
Policyholders' Mu- tual Life. ....	\$ 5,099 96	\$ 5,963 49	\$ 64 60	\$ 804 05	\$ 5,764 02	\$ 17,696 12	\$ 14,516 67	\$ 1,417 63	\$ 2,112 42	\$ 2,475 49	\$ 255 00	\$ 38,473 33	\$ ..... 25,215 04	
Totals ....	\$ 13,277 13	\$ 13,337 49	\$ 136 29	\$ 2,070 05	\$ 11,195 13	\$ 40,016 09	\$ 21,516 67	\$ 7,070 38	\$ 2,112 42	\$ 4,162 59	\$ 258 00	\$ 75,136 15	\$ 9,247 50	\$ 110,721 76

\*Manitoba Expenses, \$1,438.70





# Joint Stock Fire Insurance Companies

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Year ending 31st December, 1916

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED.

HEAD OFFICE, 183 WEST GEORGE STREET, GLASGOW, SCOTLAND.

Chief Agent for Ontario, John Hutton Riddell, Toronto, Ontario.

*Commenced business March 26th, 1907.*

Names and addresses of the Directors and Officers for the year 1917:

*Directors:*

The Right Hon. James Parker-Smith ..... London, E.C., England  
Claude Andrew Allan ..... Glasgow, Scotland  
Robert King Bell ..... Paisley, Scotland  
Sir John Cowan ..... Edinburgh, Scotland  
David Henderson Macdonald ..... Uddingston, Scotland  
Alexander MacKay, C.A. .... Dundee, Scotland  
T. Leslie Usher ..... Edinburgh, Scotland

*Officers:*

The Right Hon. James Parker-Smith, President ..... London, E.C., England  
J. Y. Finlay, Asst. Secretary ..... London, E.C., England  
Donald Wylde MacLennan, General Manager ..... London, E.C., England

*Auditors:*

J. Wyllie, Guild & Ballantyne, C.A. (in Britain) ..... Glasgow  
MacKay, Irons & Co., C.A. .... Dundee and New York City.

Authorized capital, \$2,500,000.

Subscribed capital, \$1,250,000. Paid up capital, \$500,000.

Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$70,076.68.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

(Canadian business only.)

ASSETS.

Amount of Municipal debentures owned (forming part of Ontario Government deposit) .....	\$65,351 10
Amount of Municipal debentures owned (forming part of Alberta Government deposit) .....	29,636 80
Amount of Municipal debentures owned (forming Manitoba Government deposit) . . . . .	19,812 50
Amount of Municipal debentures owned (forming part of Saskatchewan Government deposit) .....	20,251 53

Amount of Municipal debentures owned (forming British Columbia Government deposit) .....	23,204 80
Cash on hand at head office, Toronto .....	\$100 00
Cash in Canadian Bank of Commerce (Hail account) Regina, Sask. . . . .	3,808 90
Cash in Canadian Bank of Commerce, Regina .....	500 00
Cash in Canadian Bank of Commerce, Toronto .....	13,502 36
	<hr/> 17,911 26
Cash in agents' hands, acknowledged by them to be due, and considered good . . . . .	38,876 38
Interest due or accrued and unpaid .....	2,607 09
Premium notes outstanding in course of collection, considered good (Hail) .....	18,000 00
Sundry accounts (Hail Dept.) .....	1,446 23
Office furniture .....	} \$14,725 57
Maps and plans (not extended) .....	
	<hr/>
Total assets .....	\$237,097 69

## LIABILITIES.

Amount of supposed or reported losses .....	\$52,855 74
Unearned premiums, being 50% of gross premiums on all policies in force at 31st December, 1916 .....	150,272 16
Taxes, corporation, Hail Dept. ....	3,106 50
War tax, Hail Dept. ....	3,308 27
Sundry accounts, payable, Fire Dept. ....	1,869 48
Legal expense, \$500.00; Sundry accounts, \$345.17 (Hail Dept.) .....	845 17
	<hr/>
Total liabilities .....	\$212,257 32
	<hr/>
Capital stock paid up .....	\$500,000 00

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended), \$21,191.99.	
Gross premiums received in cash: Fire, \$262,388.55; Hail, \$371,557.83; Plate Glass, \$4,339.64. ....	\$638,286 02
Interest . . . . .	6,809 48
Cash received, proceeds grain sold (Hail Dept.) .....	3,340 80
“ proceeds furniture Regina office (Hail Dept.) .....	574 54
“ from Home Office, Fire, \$9,500.00; Hail, \$145,000.00 .....	154,500 00
“ from investments (not extended), \$34,296.11.	
	<hr/>
Total receipts .....	\$803,510 84

## EXPENDITURE.

## Expenses of management:

Cash paid to agents for commission, salaries and bonus, Fire and Hail	\$98,854 01
“ Law costs .....	“ “ 957 05
“ Investigation and adjustment of claims .....	“ “ 14,559 97
“ Interest, discount and exchange .....	“ “ 37,909 64
“ Statutory assessment and license fee (Ontario) .....	“ “ 135 70
“ License fees, etc., other Provinces .....	“ “ 6,517 60



Cash paid collecting expenses .....	Hail only	\$2,630 77
" Fuel and light .....	"	23 97
" for travelling expenses .....	Fire and Hail	11,043 43
" Rent. . . . .	" "	2,974 92
" Taxes (Municipal and Government) .....	" "	7,843 88
" Salaries, Directors' and Auditors' fees .....	" "	28,375 10
" Printing, stationery and advertising .....	" "	5,702 23
" Postage, telegrams and express .....	" "	4,580 61
" Other expenses .....	" "	4,083 96
Total expenses of management .....		\$226,192 84

Miscellaneous payments:

Cash paid for losses which occurred during 1916: Fire, \$117,398.71;		
Hail, \$366,963.99 . . . . .		484,362 70
" losses which occurred prior to 1916 .....	Fire only	13,894 64
" rebate, abatement and returned premiums ...	Fire and Hail	58,299 25
" office furniture .....	Fire and Hail	1,496 25
" maps and plans .....	Fire only	2,020 28
" to and on account of Head Office .....	Fire only	451 16
" expenditure other than foregoing .....	Hail only	896 45
" for investments (not extended), \$53,474.11.		
		<u>\$787,613 57</u>

\*CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1916.	One year or less.	Three years.	Total.
	\$ c.	\$ c.	\$ c.
Amount covered by policies in force 31st Dec., 1916	10,633,096 00	11,838,764 00	22,471,860 00

MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
		\$ c.
Policies in force 31st December, 1915.....	12,818	18,702,606 00
Policies taken during 1916 new or renewed .....	11,230	19,833,000 00
Gross number and amount in force at any time during 1916.....	24,048	38,535,606 00
Deduct, expired and cancelled in 1916 .....	7,399	16,063,746 00
**Amount in force 31st December, 1916.....	16,649	22,471,860 00

\*In addition, Hail Insurance amounting to 4,835,280.00 was written in Alberta and Saskatchewan.  
\*\*Written on Ontario risks, amount, \$11,607,967.00

LIST OF SHAREHOLDERS.  
(NOT PRINTED—NO ONTARIO SHAREHOLDERS.)

THE CENTURY INSURANCE COMPANY, LIMITED.

HEAD OFFICE, EDINBURGH, SCOTLAND.

Chief Agent for Ontario, Geo. Baldwin Shaw, Toronto General Trusts Building, Bay St., Toronto.

Commenced business January 14th, 1914.

Names and addresses of the Directors and Officers for the year 1916:

Directors:

Sheriff Lorimer, K.C.....Edinburgh, Scotland.  
Sir J. Halliday Croom, M.D., F.R.C.S. Ed.....Edinburgh, Scotland.  
D. Dreghorn Binnie, Esq., M.A., L.L.B., Writer... Glasgow, Scotland.  
Charles E. Price, M.P. ....Edinburgh, Scotland.  
Sir William Robertson, J.P.....Dunfermline, Scotland.  
Henry Brown, Esq., J.P. ....Edinburgh, Scotland.  
William Towers-Clark .....Glasgow, Scotland.

Officers:

Sheriff Lorimer, K.C., Chairman.....Edinburgh, Scotland.  
Henry Brown, J.P., General Manager.....Edinburgh, Scotland.  
John R. Little, Secretary.....Edinburgh, Scotland.

Auditors:

Macandrew & Blair, C.A. (in Scotland).....Edinburgh, Scotland.  
Stiff Bros. & Sime.....Toronto.

Business Transacted:

Life, Fire, Accident and Employers' Liability Insurance. Licensed in Ontario for the transaction of General Fire Insurance only.

Shareholders' Capital, \$1,575,000.00; Paid-up Capital, \$175,000.00; Securities deposited in the Treasury of Ontario, pursuant to The Ontario Insurance Act, \$56,210.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

(Ontario business only.)

ASSETS.

Amount of Province of Ontario debentures and Canadian railways' bonds (Government deposit) .....	\$56,146 66
Cash in Home Bank, Toronto .....	3,655 49
Cash in Agents' hands, acknowledged by them to be due and considered good . . . . .	8,717 65
Total assets .....	<u>\$68,519 80</u>

LIABILITIES.

Amount of claims or losses adjusted .....	\$1,956 00
Amount of unpaid, supposed or reported losses .....	3,388 00
Amount required to re-insure all outstanding fire risks being 50% of gross premiums on all policies in force, 31st December, 1916 .....	23,736 55
Amount due, accrued, commission .....	2,397 30
Total liabilities .....	<u>\$31,477 85</u>

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$5,268 40
Gross premiums received in cash .....	44,291 70
Interest . . . . .	115 05
	<u>\$44,406 75</u>

EXPENDITURE.

Expenses of management:	
Cash paid for commission .....	\$9,769 27
"    investigation and adjustment of claims .....	319 58
"    statutory assessment and license fees (Ontario) .....	73 74
"    printing, stationery and advertising .....	602 93
"    Taxes (Municipal and Government) .....	400 10
"    Postage, telegrams and express .....	21 19
"    other expenses .....	103 43
Total expenses of management .....	<u>\$11,290 24</u>
Miscellaneous payments:	
Cash paid for fire losses which occurred prior to 1916 .....	3,271 69
Cash paid for fire losses which occurred during 1916 .....	22,691 06
Rebate . . . . .	8,766 67
Total expenditure .....	<u>\$46,019 66</u>

CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross insurance in force 31st December, 1916.	One Year or less.	Three Years.	Total.
	\$ c.	\$ c.	\$ c.
Amount covered by policies in force 31st December, 1916	3,055,075 47	1,387,958 18	4,443,033 65
Re-insurance.			
Of the foregoing risks there were re-insured .....	.....	None in	Canada
Net risks carried by Company 31st December, 1916....	3,055,075 47	1,387,958 18	4,443,033 65



MOVEMENT IN FIRE INSURANCE CONTRACTS.

	Number.	Amount.
Policies in force 31st December, 1915.....	1,040	2,739,742 43
Policies taken during 1916, new or renewed .....	1,549	4,474,186 92
Gross number and amount of risks in force at any time during 1916 ..	2,589	7,213,929 35
Deduct expired and cancelled in 1916 .....	814	2,770,895 70
Net risks in force at 31st December, 1916.....	1,775	4,443,033 65

LIST OF SHAREHOLDERS.

(Not printed.—No Ontario shareholders.)

MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

*Commenced business 19th January, 1898.*

Names and addresses of the Directors and Officers for the year 1917:

*Directors:*

R. E. Gibson .....	Toronto, Ont.
G. S. Ryerson, M.D. ....	Toronto, Ont.
J. H. C. Durham .....	Bond Lake, Ont.
N. H. Stevens .....	Chatham, Ont.
J. R. Durham, M.D. ....	Warren, Pa.
Wm. Prendergast .....	Toronto, Ont.
B. P. Corey .....	Petrolea, Ont.
R. H. Greene.....	Toronto, Ont.
J. W. Scott .....	Listowel, Ont.
W. S. Dingman .....	Toronto, Ont.

*Officers:*

R. E. Gibson, President .....	Toronto, Ont.
G. S. Ryerson, M.D., 1st Vice-President .....	Toronto, Ont.
John H. C. Durham, 2nd Vice-President and Gen. Mgr. .	Bond Lake, Ont.

*Auditors:*

A. J. Walker, C.A.....	Toronto, Ont.
Rutherford Williamson, C.A. ....	Toronto, Ont.

Authorized capital, \$500,000.00.

Subscribed capital, \$300,000.00; Paid-up capital, \$75,000.00.

Securities deposited in the Treasury of Ontario, \$105,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of real estate (office building, 86 Adelaide St. East) .....	\$50,000 00
Municipal debentures (part Government deposit) .....	94,461 90
Loan Companies' debentures (part Government deposit) .....	49,500 13
War Loan .....	20,000 00
Mortgages . . . . .	91,400 00
Cash at head office .....	\$2,851 14
“ on deposit in Union Bank .....	7,327 92
“ on deposit in Royal Bank .....	7,094 12
“ on deposit Canada Permanent Mortgage Corporation.....	5,067 91
	<hr/>
	22,341 09

Interest due and accrued .....	2,591 67
Cash in agents' hands acknowledged by them and considered good .....	11,489,85
Due from other Companies for re-insurance on losses already paid .....	64 26
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force 31st December, 1916 .....	5,192 88

Total assets .....	\$347,041 78
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Subscribed capital stock uncalled .....	\$225,000 00
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## LIABILITIES.

Amount of Losses supposed or reported .....	\$4,791 00
Amount required to re-insure all outstanding fire risks, being 50 per cent. of gross premiums on all policies in force at 31st December, 1916....	195,971 78
Commission . . . . .	2,297 95

Total liabilities, except capital stock .....	\$203,060 73
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Capital stock paid up in cash .....	\$75,000 00
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## RECEIPTS.

Cash balance at 31st December, 1915, (not extended) .....	\$9,518 35
Gross premiums received in cash .....	\$251,721 11
Received for interest .....	12,136 62
“ rents . . . . .	3,220 00
“ commission on re-insurance .....	750 29
“ re-insurance on policies become claims .....	3,161 60
“ endorsement fees .....	244 00
“ debentures, mortgages and other securities (not extended), \$2,192.50.	
“ from all other sources .....	57 12
Total . . . . .	\$271,290 74

## EXPENDITURE.

## Expenses of management:

Paid for law costs .....	\$37 50
“ light and fuel .....	84 53
“ interest, discount and exchange .....	826 76
“ commission to agents, salaries and bonus .....	55,425 81
“ Office furniture .....	91 15
“ rent and taxes .....	5,740 69
“ statutory assessment and license .....	411 28
“ stationery, printing and advertising .....	3,653 14
“ travelling expenses .....	292 00
“ postage, telegrams and express .....	849 62
“ investigation and adjustment of claims .....	2,137 75
“ salaries, Directors' and Auditors' fees .....	14,291 50
“ building expenses account .....	2,236 79
“ other expenses .....	1,123 25

Total expenses of management .....	\$87,201 77
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Miscellaneous payments:

Amount paid for losses which occurred during the year 1916.....	120,448 09
“ re-insurance . . . . .	3,671 05
“ rebate . . . . .	1,835 01
“ dividends . . . . .	7,500 00
“ war taxes . . . . .	4,249 26
“ debentures, mortgages and other securities (not extended) . . . . .	\$35,755 32

Total . . . . .	\$224,905 18
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CURRENCY OF FIRE INSURANCE CONTRACTS.

	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Decem- ber, 1916 . . . . .	\$ c. 12,683,494 00	\$ c. 32,035,501 00	\$ c. 44,718,995 00
Re-insurance.			
Of the foregoing risks there were re-insured....	255,100 00	741,941 00	997,041 00
Net risks actually carried by the Company at 31st December, 1916.....	12,428,394 00	31,293,560 00	43,721,954 00

MISCELLANEOUS.

Movements in Fire Insurance Contracts.	Number.	Amount.
		\$ c.
Policies in force 31st December, 1915 .....	39,493	41,695,306 00
Taken during the year 1916, new and renewed.....	25,168	28,852,859 00
Gross number and amount in force at any time during 1916.....	64,661	70,548,165 00
Deduct expired and cancelled during 1916.....	23,395	25,829,170 00
In force at 31st December, 1916* .....	41,266	44,718,995 00

\*All in Ontario.

## CALLS ON CAPITAL STOCK.

Number of calls made, 3; rate, 10, 5 and 10 per cent.

## LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1916.

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Abell, Henry .....	Toronto .....	10	500	125 00
Adams, James .....	Toronto .....	5	250	62 50
Adams, Mrs. M. ....	" .....	35	1,750	437 50
Adams, W. J. ....	Oshawa .....	10	500	125 00
Agar, C. J. ....	Toronto .....	10	500	125 00
Agnew, Thos. J. ....	Prince Albert, Sask. ....	25	1,250	312 50
Allan, T. A. ....	Toronto .....	10	500	125 00
Alexander & Cable Co., Ltd. ....	Toronto .....	20	1,000	250 00
Andrews, E. B. ....	Toronto .....	10	500	125 00
Armstrong, Wm. ....	Niagara-on-the-Lake. ....	10	500	125 00
W. T. Atkinson Estate .....	Toronto .....	10	500	125 00
Alexander, John. ....	" .....	12	600	150 00
Aikins, Dr. W. H. B. ....	" .....	20	1,000	250 00
Beck, The C., Mfg. Co. Ltd. ....	Penetanguishene. ....	20	1,000	250 00
Bell, W. N. ....	Paris .....	10	500	125 00
Bixell, O. ....	Brantford .....	10	500	125 00
Bowlby, Ward H. ....	Kitchener .....	20	1,000	250 00
Breithaupt, J. C. ....	Kitchener .....	30	1,500	375 00
Brown, John .....	Carleton Place. ....	5	250	62 50
Burch, George .....	St. Catharines .....	20	1,000	250 00
Byrne, E. M. ....	Toronto .....	4	200	50 00
Brayley, J. E. ....	" .....	20	1,000	250 00
Brydon, V. A. ....	" .....	50	2,500	625 00
Bradshaw, Wm. ....	" .....	8	400	100 00
Caldwell, Albert W. ....	" .....	15	750	187 50
Campbell, Wm. ....	Goderich .....	10	500	125 00
Chantler, Thomas .....	Toronto .....	10	500	125 00
Chatterly, Ida M. and John. ....	Oak Ridges .....	20	1,000	250 00
Clancy, Miss H. ....	Toronto .....	10	500	125 00
Clay, Elizabeth. ....	" .....	5	250	62 50
Cleghorn, W. W. ....	Wellesley .....	10	500	125 00
Coatsworth, Alan. ....	Toronto .....	4	200	50 00
Connor, F. E., M.D. ....	Shelbrook, Sask. ....	2	100	25 00
Conway, Mrs. Howard B. ....	Toronto .....	10	500	125 00
Corey, Bloss P. ....	Petrolea .....	100	5,000	1,250 00
Cox, Mrs. Annie L. ....	Davisville .....	3	150	37 50
Cressman, Noah .....	New Hamburg .....	10	500	125 00
Curtis, Frank .....	Toronto .....	10	500	125 00
Carolan, James .....	" .....	5	250	62 50
Carleton, E. M. ....	" .....	40	2,000	500 00
Davis, Albert J. ....	Port Perry .....	5	250	62 50
Davis, Ammon .....	Toronto .....	100	5,000	1,250 00
Deitch, J. E. ....	" .....	26	1,300	325 00
Dufton & Sons .....	Stratford .....	5	250	62 50
Durham, Ann Angus. ....	Bond Lake .....	100	5,000	1,250 00
Durham, James R., M.D. ....	Warren, Pa. ....	40	2,000	500 00
Durham, J. H. C. ....	Bond Lake .....	500	25,000	6,250 00
Durham, Eliza .....	Warren, Pa. ....	2	100	25 00
Dingman, W. S. ....	Stratford .....	40	2,000	500 00
Davidson, Jessie .....	Toronto .....	10	500	125 00
Edmonds, Charles E. ....	" .....	10	500	125 00
Elliott, David .....	" .....	5	250	62 50
Elliott, E. Hope .....	Tillsonburg .....	20	1,000	250 00
Field, J. M. ....	Goderich .....	5	250	62 50
Ford, T. S. ....	Mitchell .....	5	250	62 50
Forster, A. I. ....	Toronto .....	10	500	125 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1916.—*Continued.*

Name.	Address.	No. of Shares.	Amount subscribed for.	Amount paid up.
			\$	\$ c.
Foster, Sir Geo. E., M.P .....	Toronto .....	10	500	125 00
Fraser, D. B., M.D.....	Stratford .....	10	500	125 00
Froude, Geo. A.....	Toronto .....	4	200	50 00
Froude, Mrs. Jennie .....	" .....	4	200	50 00
Fuller, Anna E.....	Windsor .....	20	1,000	250 00
Ghent, Chas. A. ....	Havelock .....	10	500	125 00
Gibson, Ralph E.....	Toronto .....	240	12,000	3,000 00
Gray, Gertrude A. ....	" .....	3	150	37 50
Green, R. H.....	" .....	40	2,000	500 00
Greenizen, Isaac.....	Petrolea .....	5	250	62 50
Greenwood, W. J.....	Whitby .....	5	250	62 50
Gearing, T. V.....	Toronto .....	10	500	125 00
Guest, G. H.....	" .....	2	100	25 00
Godbold, Mrs. I.....	" .....	2	100	25 00
Gordon, Geo. A.....	" .....	5	250	62 50
Hastie, Robert.....	" .....	50	2,500	625 00
Heck, Benjamin .....	" .....	55	2,750	687 50
Hees, Geo. H., Estate.....	" .....	400	20,000	5,000 00
Herriman, W. C., M.D. ....	Orillia .....	10	500	125 00
Hicks, Mrs. Catharine.....	Toronto .....	35	1,750	437 50
Hicks, Miss K.....	" .....	5	250	62 50
Hillock, Frank. ....	Toronto .....	10	500	125 00
Hogg, David.....	Perth .....	20	1,000	250 00
Hope, Mrs. G. J.....	Edmonton, Alta. ....	5	250	62 50
Hudson, A. T. ....	Carleton Place.....	2	100	25 00
Hodge, Mrs. Agnes.....	London.....	10	500	125 00
Hackett, Mrs. Annie.....	Toronto .....	10	500	125 00
Hughes, S. N.....	" .....	10	500	125 00
Hill, David .....	Richmond Hill.....	20	1,000	250 00
Harniman, A. L.....	Toronto .....	4	200	50 00
Hay, J. ....	" .....	8	400	100 00
Hall, W. Geo.....	" .....	20	1,000	250 00
Ireland, J. G.....	Harriston.....	5	250	62 50
Irwin, Wm. ....	Stratford .....	30	1,500	375 00
Ireland, G. A.....	Trenton .....	10	500	125 00
Innes, Wm.....	Richmond Hill.....	4	200	50 00
Joynt, John .....	Lucknow .....	5	250	62 50
Johnston, A. J.....	Toronto .....	4	200	50 00
Johnston, Isabella.....	" .....	12	600	150 00
Kearns, Jas. F.....	Kinistino, Sask.....	4	200	50 00
Kenny, Randal .....	Sarnia .....	5	250	62 50
Ketricke, Mrs. M. ....	Toronto.....	45	2,250	562 50
Kinnear, Thomas, Estate.....	Toronto .....	100	5,000	1,250 00
Knight, Albert E. and Clara .....	" .....	30	1,500	375 00
Krug, T. ....	Tavistock .....	5	250	62 50
Keenan, Wm., Estate.....	Toronto.....	10	500	125 00
Ketcheson, H. F.....	Belleville .....	20	1,000	250 00
Liebner, E.....	St. Thomas.....	5	250	62 50
Lovering, H. L.....	Coldwater .....	50	2,500	625 00
Luke, J. & Sons .....	Tillsonburg .....	10	500	125 00
Lee, J.....	Toronto .....	10	500	125 00
Legge, E. M. ....	Temperanceville .....	2	100	25 00
Legge, Wm. H.....	Jefferson, Ont.....	100	5,000	1,250 00
MacNamara, C. C. ....	Toronto.....	5	250	62 50
Madill, Benjamin.....	Beaverton .....	10	500	125 00
Magee, Harold W.....	Toronto .....	12	600	150 00
Maher, J. D.....	" .....	6	300	75 00
Marshall, George .....	" .....	10	500	125 00
Massey, A. W.....	Essex .....	10	500	125 00
Meiklejohn, J. ....	Harriston.....	5	250	62 50
Mellow, S. J., M.D.....	Port Perry .....	10	500	125 00
Merner, Absolom.....	Alliston .....	10	500	125 00



LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1916.—*Continued.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up in cash.
			\$	\$ c.
Mitchell, W. G.....	Toronto .....	267	13,350	3,337 50
Moorehouse, W. H., M.D. ....	London .....	10	500	125 00
Morrill, Robert .....	Harriston.....	4	200	50 00
Mulloy, N., M.D., Estate.....	Preston.....	20	1,000	250 00
Munro, Hugh, M.P.P.....	Alexandria .....	20	1,000	250 00
Munroe, Dr. Geo. A.....	Saskatoon, Sask.....	10	500	125 00
Munroe, M. J. ....	Edmonton, Alta .....	10	500	125 00
Munroe, Wm. ....	" .....	20	1,000	250 00
Mansell, Wm.....	Toronto .....	10	500	125 00
Maxwell, H.....	" .....	12	600	150 00
Musson, E. J.....	Weston .....	5	250	62 50
MacDonald, A. G. F. ....	Alexandria .....	5	250	62 50
McCaw, W. H.....	Port Perry .....	5	250	62 50
McCormack, R. L. ....	Toronto .....	50	2,500	625 00
McCuaig, Malcolm, Estate .....	Vankleek Hill.....	10	500	125 00
Macdonald, Jessie .....	Carleton Place.....	5	250	62 50
McDonald, P. A. ....	Penetanguishene.....	10	500	125 00
McDonell, George, Estate.....	Cornwall .....	20	1,000	250 00
McDougall, Mrs. Anna E.....	North Bay.....	5	250	62 50
McKeringhan, Annie F.....	Toronto.....	10	500	125 00
McLennan, K., M.D.....	Alexandria .....	20	1,000	250 00
McLennan, Farquhar D. ....	Cornwall .....	50	2,500	625 00
McMaster, Mrs. M. ....	Alexandria .....	5	250	62 50
McMillan, Hon. D., Estate.....	" .....	20	1,000	250 00
McMurchie, J.....	Harriston.....	5	250	62 50
McMillan, Amy Ann.....	Alexandria.....	80	4,000	1,000 00
McClelland, J. H.....	Brampton.....	2	100	25 00
McClure, R. H. ....	Toronto .....	50	2,500	625 00
McArthur, John C. ....	Rockside.....	10	500	125 00
Nairn, Chas. A.....	Goderich .....	10	500	125 00
Nelson, Robert .....	Toronto .....	5	250	62 50
Neale, C. W. Ross.....	" .....	5	250	62 50
Ochs, Anthony, M.D.....	Hespeler .....	5	250	62 50
Ostrum, I. B.....	Alexandria.....	20	1,000	250 00
Patterson, John.....	Toronto.....	120	6,000	1,500 00
Peine, Lewis .....	New Hamburg .....	6	300	75 00
Plews, W. S. ....	Toronto .....	40	2,000	500 00
Prendergast, Wm.....	Toronto.....	50	2,500	625 00
Price, James .....	" .....	10	500	125 00
Purdy, W. T. ....	Kinistino, Sask.....	5	250	62 50
Pyke, Geo. J.....	Toronto.....	5	250	62 50
Power, William.....	" .....	5	250	62 50
Purdy, A. S.....	" .....	10	500	125 00
Pennell, Margaret .....	" .....	2	100	25 00
Pickering, Mrs. Margaret.....	Burlington.....	20	1,000	250 00
Ratz, A. E.....	Tavistock.....	10	500	125 00
Reid, George .....	Toronto.....	1	50	12 50
Reiner, J. G.....	Wellesley.....	20	1,000	250 00
Rider, H. A.....	Toronto .....	20	1,000	250 00
Rutherford, S. J.....	Toronto .....	10	500	125 00
Ryan, G. B. ....	Guelph .....	10	500	125 00
Ryerson, Capt. Eric E.....	Toronto .....	88	4,400	1,100 00
Ryerson, G. S., Col., M.D.....	" .....	120	6,000	1,500 00
Robertson, Thos.....	" .....	140	7,000	1,750 00
Robertson, E. A. ....	Stratford.....	4	200	50 00
Robinson, Charles W.....	Toronto.....	8	400	100 00
Rous, Clara Clark .....	" .....	4	200	50 00
Ryerson, Mary A., Estate .....	" .....	80	4,000	1,000 00
Schaefer, H. M.....	Milverton.....	5	250	62 50
Schell, J. G.....	Alexandria .....	10	500	125 00
Scott, J. W. ....	Listowel .....	100	5,000	1,250 00
Sherwood, Col. A. P.....	Ottawa.....	10	500	125 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1916—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed for.	Amount paid up.
Smillie, John W.....	Maxville .....	5	\$ 250	\$ c. 62 50
Smith, A. Dalton, M.B .....	Mitchell.....	20	1,000	250 00
Smith, John .....	Tillsonburg .....	25	1,250	312 50
Snugs, A. ....	Long Beach, Cal.....	5	250	62 50
Stevens, N. H.....	Chatham .....	25	1,250	312 50
Shannon, Agnes M. ....	Toronto .....	10	500	125 00
Sterling Realty Corporation Ltd.	" .....	320	16,000	4,000 00
Sutherland, R. W.....	" .....	2	100	25 00
Stevenson, M. M.....	" .....	10	500	125 00
Stewart, C. G. ....	Whiterose.....	16	800	200 00
Stewart, Miss M. E.....	" .....	20	1,000	250 00
Turner, E. W. ....	Toronto .....	10	500	125 00
Twining, Mrs. Ada L.....	London E.C., Eng.....	5	250	62 50
Thompson, W. J.....	Toronto.....	10	500	125 00
Traill, Florence E.....	" .....	20	1,000	250 00
Unser, William .....	" .....	12	600	150 00
Vogan, S. W. ....	Walkerton.....	5	250	62 50
Villiers, R. J.....	Toronto .....	8	400	100 00
Vaisey, E.....	" .....	20	1,000	250 00
Walker, Albert, J.....	Toronto .....	12	600	150 00
Walker, E. C. ....	" .....	10	500	125 00
Ward, T. S., Estate Ex.....	Lindsay .....	2	100	25 00
Warden, Gilbert T. ....	Toronto .....	20	1,000	250 00
Way, Bidwell .....	Hamilton .....	10	500	125 00
Wilkinson, A. W., Estate.....	Barrie.....	10	500	125 00
Wilkinson, W. B., Estate.....	Toronto .....	4	200	50 00
Wilson, T. A. ....	" .....	10	500	125 00
Witton, J. G.....	Hamilton .....	5	250	62 50
Wood, R. A., Estate .....	Toronto.....	50	2,500	625 00
Wythe, Fred. P. ....	" .....	277	13,850	3,462 50
Wythe, Reba Crammond.....	" .....	20	1,000	250 00
Walker, Raymond.....	" .....	5	250	62 50
Whaley, J. M.....	" .....	10	500	125 00
Wilcox, T. J. ....	Sault Ste. Marie .....	40	2,000	500 00
Ward, James, Estate .....	Stratford .....	2	100	25 00
Walker, Mrs. I. F.....	Fort William .....	60	3,000	750 00
Weston, Mrs. Mercy C.....	Toronto.....	5	250	62 50
Wickett, Grace, M. ....	" .....	20	1,000	250 00
Williams, E. ....	" .....	40	2,000	500 00
Wright, A. R. ....	" .....	8	400	100 00
Zinkann, E.....	Kitchener .....	5	250	62 50
Totals .....	.....	6,000	\$300,000	\$75,000 00

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, 32 CHURCH STREET, TORONTO.

*Commenced business 1st July, 1871.*

*Directors:*

Names and addresses of the Directors and Officers for the year 1917.

John D. Chipman .....	Toronto, Ont.
Joseph Walmsley .....	Toronto, Ont.
William Walmsley .....	Toronto, Ont.
Hugh Blain .....	Toronto, Ont.
J. G. Scott, K.C. ....	Toronto, Ont.

*Officers:*

John D. Chipman, President .....	Toronto, Ont.
Joseph Walmsley, Vice-President and Secretary .....	Toronto, Ont.
Walmsley and Chipman, Joint Managers .....	Toronto, Ont.

*Auditors:*

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	Toronto, Ont.

Authorized Capital, \$250,000; Subscribed Capital, \$100,000; Paid-up, \$100,000; Securities deposited in Treasury of Ontario, \$34,920.79 par value.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Value of real estate held by the Company, being the head office of the Company, 32 Church Street, Toronto .....	\$70,574 71
Mortgages . . . . .	45,475 00
Loans secured by municipal debentures, bank and other stocks .....	128,874 00
Shares in Bell Telephone Company of Canada .....	41,176 50
Municipal debentures (Government deposit, \$33,498.49) .....	59,756 02
Dominion of Canada and Anglo-French War Loan .....	34,100 00
Cash on hand, head office .....	\$4,208 94
Cash on deposit in Dominion Bank, Head Office, Toronto .....	30,182 23
Cash on deposit, Imperial Bank, Toronto .....	1,447 27
	<hr/>
	35,838 44
Agents' balances .....	14,379 00
Interest accrued and unpaid .....	2,734 59
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1916 .....	23,458 94
Goad's plans (not extended) .....	\$1,701 34
Suspense account .....	699 62
	<hr/>
Total assets .....	\$457,066 82



## LIABILITIES.

Amount of losses unpaid at 31st December, 1916 .....	\$3,486 02
Unearned premiums, being 50 per cent. of gross premiums on all policies in force at 31st December, 1916 .....	126,320 68
Total liabilities, except capital stock .....	\$129,806 70
Capital stock paid up in cash .....	\$100,000 00

## CASH RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$31,134 89
Gross premium received in cash .....	\$165,401 08
Received for interest .....	16,580 63
Rents .....	5,784 37
Commission .....	8,882 13
Re-insurance on policies become claims .....	21,068 13
Re-insurance adjusting expenses .....	375 23
Re-insurance premiums (refund by cancellation) .....	2,651 37
Salvage .....	344 50
Premium on Debentures .....	999 45
Printing .....	11 88
Investment account (not extended) .....	\$71,218 56
Total .....	\$222,098 77

## EXPENDITURE.

## Expenses of management:

Paid for commission and agents' Bonus .....	\$41,723 48
“ salaries, directors and auditors' fees .....	8,331 25
“ rent and taxes .....	2,497 16
“ clerical work, etc. ....	27 03
“ statutory assessment and license fee .....	270 40
“ stationery, printing and advertising .....	1,012 08
“ travelling expenses .....	146 28
“ postage, telegrams and express .....	322 15
“ investigation and adjustment of claims .....	2,766 57
“ law costs .....	12 97
“ building expense account (inc. taxes) .....	3,261 24
“ other expenditure .....	91 90
Total expenses of management .....	\$60,462 51

## Miscellaneous payments:

Amount paid for losses which occurred prior to 1916 .....	2,340 81
“ “ losses which occurred during 1916 .....	60,454 15
“ “ re-insurance premiums .....	35,600 15
“ “ rebates .....	11,324 78
“ “ Dominion War Taxes .....	990 28
“ of dividends paid during year to shareholders .....	10,000 00
“ invested (not extended) .....	\$107,206 08
“ salvage .....	155 02
“ vote to Relief Fund .....	80 00
Total expenditure .....	\$181,407 70

CURRENCY OF FIRE INSURANCE CONTRACTS.

Gross amount in force 31st December, 1916.	One year or less.	Three years.	Total.
Amount covered by policies in force 31st Dec., 1916 ....	\$ 12,361,970	\$ 19,863,599	\$ 32,225,569
<i>Re-insurance.</i>			
Of the foregoing risks there were re-insured.....	2,730,511	2,670,154	5,400,665
Net risks in force 31st December, 1916.....	9,631,459	17,193,445	26,824,904

MOVEMENT IN FIRE INSURANCE CONTRACTS.

Fire Risks.	Number.	Amount.
Policies in force 31st December, 1915.....	21,603	\$ 25,437,856 00
Taken during the year 1916 new and renewed.....	39,138	23,927,840 00
Totals.....	60,741	49,365,696 00
Deduct expired and cancelled during 1916.....	13,630	17,140,127 00
*In force at 31st December, 1916.....	47,111	32,225,569 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1916.

Name.	Residence.	No. Shares.	Amount Subscribed.	Amount paid up in cash.
Badenach Estate, Edgar A .....	Toronto .....	20	\$ 1,000	\$ 1,000
Blain, Hugh.....	" .....	20	1,000	1,000
Chipman, J. D., in trust.....	" .....	20	1,000	1,000
Copp, W. W., estate of.....	" .....	10	500	500
Elliott, Catherine A., executrix....	" .....	30	1,500	1,500
English, Walter A.....	Wash'n., D.C., U.S.A..	41	2,050	2,050
MacLennan, James, Estate of.....	Toronto .....	100	5,000	5,000
MacLennan, Mrs. Mary L .....	" .....	40	2,000	2,000
Roaf, Harriet E .....	" .....	30	1,500	1,500
Scott, J. G., K.C .....	" .....	24	1,200	1,200
Strathy, G. B.....	" .....	20	1,000	1,000
Scott & Walmsley, Ltd., .....	" .....	1,605	80,250	80,250
Walmsley, Wm.....	" .....	20	1,000	1,000
Walmsley, Joseph.....	" .....	20	1,000	1,000
Totals .....		2,000	100,000	100,000

\* In Ontario, amount \$30,541,780 00.





RECAPITULATION  
OF  
Assets, Liabilities, Receipts and Expenditure of  
Joint Stock Fire Insurance Companies

JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Real Estate.		Bonds, mortgages and other investments.		Loans on stocks and debentures.		Unearned part 50% of premiums paid for re-insurance at 31st Dec., 1916.		Interest accrued.		Cash.		Agents' balance.		Re-insurance on losses.		All other assets.		Total assets, except unpaid calls on Capital Stock.		Goad's plans, office furniture, etc. (not extended).		Subscribed capital less paid in advance of calls.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
*British Crown.....	158,256	73	.....	.....	.....	.....	.....	.....	2,607	09	17,911	26	38,876	38	.....	.....	19,446	23	237,097	69	14,725	57	750,000	00
Century.....	56,146	66	.....	.....	.....	.....	.....	.....	.....	.....	3,655	49	8,717	65	.....	.....	.....	.....	68,519	80	.....	.....	1,400,000	00
Merchants'.....	255,362	03	.....	.....	.....	.....	5,192	88	2,591	67	22,341	09	11,489	85	.....	.....	.....	.....	347,041	78	.....	.....	225,000	00
Queen City.....	180,507	52	.....	.....	128,874	00	23,458	94	2,734	59	35,838	44	14,379	00	.....	.....	699	62	457,066	82	1,701	34	.....	.....
Totals.....	650,272	94	.....	.....	128,874	00	28,651	82	7,933	25	79,746	28	73,462	88	64	26	20,145	85	1,109,726	09	16,426	91	2,375,000	00

Government deposits are as follows:—British Crown, \$70,076.68; Century, \$56,210.04; Merchants', \$105,000.00; Queen City, \$34,920.79.  
\* Amounts shown include for all business in Canada.  
a Includes \$28,470.35 on business written in Canada, outside of Ontario.  
b Notes for hail premiums, Saskatchewan and Alberta.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Unpaid losses.		Unearned premiums.		Commission.		All other liabilities.		Total liabilities except paid-up capital stock.		Paid-up capital stock.		Number of policies in force.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
*British Crown.....	52,655	74	150,272	16	.....	.....	9,129	42	212,257	32	500,000	00	16,649		22,471,860	00
Century.....	5,344	00	23,726	55	.....	.....	2,397	30	31,477	85	175,000	00	1,775		4,443,033	65
Merchants'.....	4,791	00	195,971	78	.....	.....	.....	.....	203,060	73	75,000	00	41,266		43,721,954	00
Queen City.....	3,486	02	126,320	68	2,297	95	.....	.....	129,806	70	100,000	00	47,111		26,824,904	00
Totals.....	66,476	76	496,301	17	2,297	95	11,526	72	576,602	60	850,000	00	106,801		97,461,751	65

\* Amounts shown include for all business in Canada.  
a Includes \$18,239.31 in Provinces outside Ontario, and \$1,725 "Hail."  
b Includes \$6,914.77 War Taxes and expenses Hail Department, Alberta and Saskatchewan.

JOINT STOCK FIRE INSURANCE COMPANIES.  
INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Gross premiums.	Interest and dividends.	Rent.	Re-insurance on losses.	Extra premiums, fees, etc.	Commission.	Rebates.	Re-insurance cancelled and adjustment expenses.	Other.	Total.	From investments (Not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
*British Crown .....	a638,286 02	6,809 48	.....	.....	.....	.....	.....	.....	b158,415 34	803,510 84	34,296 11
Century .....	44,291 70	115 05	.....	.....	.....	.....	.....	.....	.....	44,406 75	.....
Merchants' ....	251,721 11	12,136 62	3,220 00	3,161 60	244 00	750 29	.....	.....	57 12	271,290 74	2,192 50
Queen City ...	165,401 08	16,580 63	5,784 37	21,068 13	.....	8,882 13	.....	3,026 60	1,355 83	222,098 77	71,218 56
Totals.....	1,099,699 91	35,641 78	9,004 37	24,229 73	244 00	9,632 42	.....	3,026 60	159,828 29	1,341,307 10	107,707 17

\* Amounts shown include for all business in Canada.

a Includes \$371,557.83 hail premiums in Alberta and Saskatchewan, and \$4,339.64 Plate Glass.  
b Advanced from Home Office—\$9,500.00 Fire Dept., and \$145,000.00 Hail Dept.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Expenses of Management.										Total expenses of management.	Losses.	Re-insurance premiums.	Rebate.	Dividends.	Goat's plans and office furniture.	All other.	Total.	Invested (not extended).
	Commission.	Salaries, Directors, and Auditors' fees.	Rent and Taxes.	Law Costs.	Ontario Statutory assessment and fees.	Expenses on building.	All other expenses.	Total expenses of management.											
*British Crown { Fire	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
{ Hail	47,500 94	13,895 45	3,840 08	482 21	135 70	.....	25,281 48	91,140 96	431,993 35	.....	55,141 60	.....	2,912 93	a 451 16	280,940 00	.....	506,673 57	53,474 11	.....
Century .....	51,353 97	14,479 65	6,978 72	468 84	.....	.....	61,770 70	135,051 88	366,963 99	.....	3,157 65	.....	603 60	896 45	506,673 57	.....	46,019 66	.....	.....
Merchants' .....	9,739 27	.....	400 10	.....	73 74	.....	1,047 13	11,290 24	25,962 75	.....	8,766 87	.....	.....	.....	224,905 18	.....	b 4,219 36	.....	.....
Queen City .....	55,425 81	14,291 50	5,740 69	37 50	411 28	2,336 79	9,058 20	87,201 77	120,448 09	3,671 05	1,835 01	7,500 00	.....	.....	181,407 70	.....	c 1,225 30	.....	.....
Totals.....	41,723 48	8,331 25	2,497 16	12 97	270 40	3,261 24	4,366 01	60,462 51	62,194 96	35,600 15	11,324 78	10,000 00	.....	.....	1,239,946 11	.....	6,822 17	.....	.....

\* Amounts shown include for all business in Canada.

a Repayment to Head Office.  
b War Taxes, \$990.28.  
c War Taxes, \$990.28.





# Cash-Mutual Fire Companies

## ASSETS AND LIABILITIES ; INCOME AND EXPENDITURE.

Cash Mutuals may be distinguished into (A) those having no joint stock capital.  
(B) those having a joint stock capital.

### A.

The Economical Mutual Fire Insurance Company.  
The Gore District Mutual Fire Insurance Company.  
The Perth Mutual Fire Insurance Company.  
The Waterloo Mutual Fire Insurance Company.

### B.

The Fire Insurance Exchange Corporation, Mutual and Stock.  
Hand-in-Hand Insurance Company, Mutual and Stock.  
The Metropolitan Fire Insurance Company, Cash Mutual and Stock.  
The Millers' and Manufacturers' Insurance Company, Cash Mutual and Stock  
The Monarch Fire Insurance Company, Cash Mutual and Stock.  
The Wellington Mutual Fire Insurance Company.





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# A.—Cash-Mutual Fire Companies

HAVING NO JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE.

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## THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KITCHENER, ONT.

*Commenced business 28th October, 1871.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

John Fennell .....	Kitchener, Ont.
Geo. C. H. Lang .....	Kitchener, Ont.
W. H. Schmalz .....	Kitchener, Ont.
L. J. Breithaupt .....	Kitchener, Ont.
H. G. Lackner .....	Kitchener, Ont.
H. L. Janzen .....	Kitchener, Ont.
P. S. Lautenschlager .....	Kitchener, Ont.
Hartman Krug .....	Kitchener, Ont.
George Pattinson .....	Preston, Ont.

*Officers:*

John Fennell, President .....	Kitchener, Ont.
George C. H. Lang, Vice-President .....	Kitchener, Ont.
W. H. Schmalz, Manager and Treasurer .....	Kitchener, Ont.

*Auditors:*

J. M. Scully, F.C.A. ....	Kitchener, Ont.
J. A. Law .....	Kitchener, Ont.

Unassessed premium note capital, \$210,279.23. Securities deposited at Provincial Treasury, \$50,000.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash value of real estate .....	\$100,999 05
Amount of mortgages on real estate .....	227,560 00
Amount of debentures (\$49,687.47, Ontario Government deposit) .....	199,170 63
Cash on hand at Head Office .....	\$5,533 37
Cash on deposit in Molsons Bank, Kitchener, Ont. (Deposit receipt, Ontario Government deposit) .....	312 53
Cash on deposit to Company's credit in Merchants Bank, Kitchener, Ont., current account .....	27,870 06
Cash on deposit in Bank of Hamilton (Savings), Kitchener, Ont. ....	1,897 09
“ “ Molsons Bank “ “ .....	5,622 42
“ “ Bank of Nova Scotia “ “ .....	580 90
“ “ Bank of Toronto “ “ .....	1,917 10
“ “ Union Bk. of Canada “ “ .....	233 77

43,967 24

Amount unpaid of agents' balances .....	\$7,901 54
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	210,279 23
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1916 .....	12,104 80
Amount due for re-insurance on losses .....	3,021 85
Accrued interest .....	6,750 38
Office furniture and Goad's plans (not extended) .....	\$5,000.00
<b>Total assets .....</b>	<b>\$811,754 72</b>

## LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1916 .....	\$89,588 37
Amount of losses supposed or reported .....	4,324 00
<b>Total liabilities .....</b>	<b>\$93,912 37</b>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$49,771 49
Cash received as fixed payments of 1916 .....	\$67,200 53
“ premiums on cash system .....	104,635 40
“ interest . . . . .	27,577 20
“ agents' balances of 1915 received in 1916 .....	6,129 86
“ re-insurance on losses .....	12,498 06
“ transfer fees .....	190 48
“ additional premiums .....	1,186 14
“ investment (not extended) .....	\$53,839 28
<b>Total receipts .....</b>	<b>\$219,417 67</b>

## EXPENDITURE.

Expenses of management:	
Amount paid for investigation and adjustment of claims and travelling expenses . . . . .	\$1,591 18
Amount paid for commission to agents .....	28,537 77
“ statutory assessment and license fee .....	256 97
“ printing, stationery and advertising .....	1,637 56
“ Patriotic Fund, and other war donations .....	2,960 00
“ salaries, directors' and auditors' fees .....	20,427 26
“ postage, telephone, telegrams, express and exchange.	1,487 32
“ fuel, light and water .....	378 61
“ taxes (municipal and government) .....	3,086 27
“ law costs .....	101 67
“ Bradstreet's, caretaker, bond, laundry and sundries.	1,369 08
<b>Total expenses of management .....</b>	<b>\$61,833 69</b>



Miscellaneous payments:

Cash paid for losses which occurred prior to 1916.....	\$266 97
“ losses which occurred during 1916 .....	90,394 38
“ re-insurance . . . . .	21,637,24
“ rebate, abatement, and returned premiums .....	9,513 24
“ real estate .....	35,215 68
“ investments (not extended) .....	\$60,200 00
Total expenditure .....	<u>\$218,861 20</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$5,399,890 00	.....
Cash . . . . .	\$4,540,639 00	16,386,909 00	.....
Totals . . . . .	\$4,540,639 00	\$21,786,799 00	\$26,327,438 00

Re-insurance.

Cash . . . . .	\$1,468,076 00	\$888,070 00	\$2,356,146 00
Net risks carried by Company, 31st De- cember, 1916 .....	\$3,072,563 00	\$20,898,729 00	<u>\$23,971,292 00</u>

MOVEMENT IN RISKS.

Fire Risks—Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	3,192	\$5,535,328 00
Policies new and renewed during 1916 .....	1,092	1,956,717 00
Gross number during 1916 .....	4,284	\$7,492,045 00
Less expired and cancelled in 1916 .....	1,145	2,092,155 00
Net risks in force on mutual system, 31st December, 1916...	3,139	<u>\$5,399,890 00</u>

Fire Risks—Cash System.	Number.	Amount.
Policies in force 31st December, 1915 .....	17,869	\$21,235,719 00
Policies new and renewed during 1916 .....	6,670	8,439,901 00
Gross number during 1916 .....	24,539	\$29,675,620 00
Less expired and cancelled in 1916 .....	7,131	8,748,072 00
Net risks in force on cash system, 31st December, 1916.....	17,408	<u>\$20,927,548 00</u>

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$336,973 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	210,279 23
Amount of premium notes received during the year 1916 .....	<u>124,470 15</u>

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

Commenced business 10th October, 1839.

Names and addresses of the Directors and Officers for the year 1917:

Directors:

Hugh Cant .....	Galt, Ont.
Robert Scott .....	Galt, Ont.
F. S. Jarvis .....	Galt, Ont.
Charles Turnbull .....	Galt, Ont.
A. E. Watson .....	Ayr, Ont.
Lincoln Goldie .....	Guelph, Ont.
C. R. H. Warnock .....	Galt, Ont.
W. K. McNaught .....	Toronto, Ont.
J. N. MacKendrick .....	Galt, Ont.

Officers:

Hugh Cant, President .....	Galt, Ont.
Robert Scott, Vice-President .....	Galt, Ont.
J. N. MacKendrick, Secretary-Treasurer .....	Galt, Ont.

Auditors.

John Perry .....	Galt, Ont.
Wm. Philip .....	Galt, Ont.

Unassessed premium note capital, \$227,282.00.

Securities in Treasury of Ontario, par value, \$50,000.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of real estate .....	\$22,500 00
Loans secured by mortgages .....	121,016 66
Debentures (\$50,000 deposited with Ontario Government) and Dominion War Loan .....	477,595 12
Actual cash on hand at Head Office .....	\$5,869 43
Cash on deposit to the Company's credit, not drawn against, in the following chartered banks:	
Merchants' Bank, agency at Galt (current account) ....	\$4,683 95
Merchants' Bank, agency at Galt (savings account) ..	3,619 78
	<hr/>
	14,173 16
Cash in agents' hands .....	2,451 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	227,282 00
Amount of interest accrued .....	10,333 66
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of cash risks in force at 31st December, 1916 .....	7,642 11
	<hr/>
Total assets .....	\$882,994 54

## LIABILITIES.

Amount of supposed or reported loss .....	\$2,080 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash systems policies in force at 31st December, 1916 .....	103,619 90
Total liabilities .....	<u>\$105,699 90</u>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$43,727 67
Cash received as fixed payments of 1916 .....	\$75,213 09
“ fixed payments for years prior to 1916 .....	1,555 00
“ premiums on cash system .....	114,973 68
“ agents' balances of 1915, received in 1916 .....	826 81
“ interest (including rent, \$564.97) .....	30,607 66
“ re-insurance on losses .....	13,848 33
“ transfer fees .....	190 00
“ from mortgage and debenture investments (not extended) . . . . .	\$28,126 19
Total receipts .....	<u>\$237,214 62</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission and bonus to agents .....	\$31,734 20
“ fuel and light .....	218 99
“ license fee and statutory assessment .....	266 40
“ printing, stationery and advertising .....	794 21
“ taxes (Government and Municipal) .....	3,083 45
“ salaries, directors' and auditors' fees .....	18,737 17
“ travelling expenses .....	1,545 41
“ postage, telephone, telegrams and express .....	1,456 10
“ investigation of claims .....	591 11
“ incidentals . . . . .	3,266 50

Expenses of management ..... \$61,693 54

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	96,728 18
“ losses which occurred prior to 1916 .....	2,074 27
“ re-insurance premiums .....	20,498 95
“ rebate, abatement and returned premiums .....	4,967 04
“ refund to members .....	15,183 34
“ Canadian Patriotic Fund .....	50,000 00
“ purchase of securities (not extended).....	\$43,750 00

\$251,145 32



CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$5,693,057 33	\$5,693,057 33
Cash . . . . .	\$4,946,800 49	18,222,188 73	23,168,989 22
Totals . . . . .	\$4,946,800 49	\$23,915,246 06	\$28,862,046 55
<i>Re-insurance.</i>			
On mutual system . . . . .	.....	\$808,595 55	\$808,595 55
Cash system . . . . .	\$439,770 47	1,104,122 86	1,543,893 33
Total re-insurance . . . . .	\$439,770 47	\$1,912,718 41	\$2,352,488 88
Net risks carried by Company 31st December, 1916 . . . . .	\$4,507,030 02	\$22,002,527 65	\$26,509,557 67

MOVEMENT IN RISKS.

System of Insurance.

Mutual System.	Number.	Amount.
Policies in force, 31st December, 1915 . . . . .	3,080	\$5,805,243 66
Policies new and renewed during 1916 . . . . .	1,070	2,004,259 67
Gross number during 1916 . . . . .	4,150	\$7,809,503 33
Less expired and cancelled in 1916 . . . . .	1,109	2,116,446 00
Net risks in force on mutual systems, 31st December, 1916 ..	3,041	\$5,693,057 33
<i>Cash System.</i>		
Policies in force, 31st December, 1915 . . . . .	13,434	\$22,056,130 50
Policies new and renewed during 1916 . . . . .	5,844	9,923,209 04
Gross number during 1916 . . . . .	19,278	\$31,979,339 54
Less expired and cancelled in 1916 . . . . .	5,526	8,810,350 32
Net risks in force, on cash system, 31st December, 1916 ....	13,752	\$23,168,989 22

BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$378,654 00
Amount of premium notes, after deducting all payments thereon and assessments levied . . . . .	227,282 00
Amount of premium notes received during the year 1916.....	128,087 00
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Paid up to 31st December, 1916 . . . . .	25,617 40

PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

Commenced business 1st December, 1863.

Names and addresses of the Directors and Officers for the year 1917:

Directors:

Wm. Davidson .....	Stratford, Ont.
G. G. McPherson, K.C. ....	Stratford, Ont.
Geo. W. Hamilton .....	Stratford, Ont.
John Brown .....	Stratford, Ont.
Charles Packert .....	Stratford, Ont.
J. A. Robertson, M.D. ....	Stratford, Ont.
Thomas Trow .....	Stratford, Ont.
James Jones .....	Stratford, Ont.
Andrew Kuhry .....	Stratford, Ont.

Officers:

Wm. Davidson, President .....	Stratford, Ont.
G. G. McPherson, K.C., Vice-President .....	Stratford, Ont.
Charles Packert, Manager .....	Stratford, Ont.
George Kay, Secretary .....	Stratford, Ont.

Auditors:

James Bennoch .....	Stratford, Ont.
Wm. Irwin .....	Stratford, Ont.

Deposited in the Treasury of Ontario .....	\$50,000 00
Unassessed premium note capital .....	168,069 18

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of real estate .....	\$11,164 30
Cash value of mortgages .....	136,675 00
Value of municipal debentures and Canada War Loan (\$50,000 Ontario Government deposit) .....	351,364 84
Cash at Head Office .....	\$3,624 91
Cash deposited in Royal Bank, Stratford .....	1,198 98
Cash deposited in Canadian Bank of Commerce, Stratford, Ont. ....	15,903 63
Cash deposited in Merchants' Bank, Stratford .....	1,761 19
	22,488 71
Cash in agents' hands acknowledged by them to be due, and considered good .....	6,691 12
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	168,069 18
Amount of re-insurance on losses .....	111 83
Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks on cash system in force at 31st December, 1916 .....	6,141 05
Amount of all other assets .....	413 62
Total assets .....	\$703,119 65

## LIABILITIES.

Amount of losses supposed or reported .....	\$1,472 33
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1916 .....	74,846 67
Total liabilities .....	<u>\$76,319 00</u>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$7,851 35
Cash received as fixed payments due in 1916 .....	\$54,095 99
“ for premiums on cash system .....	84,637 34
“ for interest .....	25,608 83
“ for re-insurance on account of losses .....	10,321 70
“ extra premiums and endorsement fees .....	710 53
“ agents' balances of 1915 received in 1916 .....	3,968 41
“ rents . . . . .	175 00
“ mortgage insurance .....	130 00
“ from investments (not extended) .....	\$28,616 38
Total receipts .....	<u>\$179,647 80</u>

## EXPENDITURE.

## Expenses of Management:

Cash paid for commission to agents .....	\$26,378 89
“ statutory assessment and license .....	265 21
“ investigation and adjustment of claims .....	916 81
“ taxes (Government and Municipal) .....	1,938 81
“ salaries, directors' and auditors' fees .....	15,617 27
“ printing, stationery and advertising .....	1,341 45
“ travelling expenses .....	628 15
“ postage, telephone, telegrams and express .....	927 46
“ fuel and light .....	186 27
“ exchange . . . . .	144 99
“ caretaker . . . . .	147 00
“ mercantile agency .....	50 00
“ water rates .....	11 90
“ periodicals . . . . .	13 50
“ building repairs .....	45 39
“ Red Cross Society .....	500 00
“ bonds (official and agents) .....	37 50
“ Government report fee .....	5 00
“ expense annual meeting .....	10 00
“ repairs to typewriters and adding machine .....	25 34
“ lawn attention .....	13 50
“ mutual underwriters .....	10 00
“ supplies . . . . .	44 02
“ sundry and supplies expenses .....	11 00

Total expenses of management ..... \$49,269 46



Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	\$2,467 49
“ losses which occurred in 1916 .....	79,553 21
“ re-insurance . . . . .	15,958 67
“ rebates . . . . .	5,758 55
“ investments (not extended) .....	\$40,619 44

Total expenditure .....	<u>\$153,007 38</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$11,305,516 00	\$11,305,516 00
Cash . . . . .	\$3,599,686 00	13,779,721 00	17,379,407 00
Totals . . . . .	<u>\$3,599,686 00</u>	<u>\$25,085,237 00</u>	<u>\$28,684,923 00</u>

Re-insurance.

Mutual . . . . .		\$1,758,939 00	\$1,758,939 00
Cash . . . . .	\$453,687 00	1,321,328 00	1,775,015 00
Totals . . . . .	<u>\$453,687 00</u>	<u>\$3,080,267 00</u>	<u>\$3,533,954 00</u>
Net risks carried by Company, 31st December, 1916 .....	\$3,145,999 00	\$22,004,970 00	<u>\$25,150,969 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	5,161	\$10,929,399 00
Policies new and renewed during 1916 .....	1,397	4,262,196 00
Gross number during 1916 .....	7,058	\$15,191,595 00
Less expired and cancelled in 1916 .....	1,883	3,886,079 00
Net risks in force on mutual system, 31st December, 1916 ....	<u>5,175</u>	<u>\$11,305,516 00</u>

Cash System.	Number.	Amount.
Policies in force, 31st December, 1915 .....	12,557	\$16,793,604 00
Policies new and renewed during 1916 .....	7,533	9,713,158 00
Gross number during 1916 .....	20,090	\$26,506,762 00
Less expired and cancelled in 1916 .....	7,239	9,127,355 00
Net risks in force on cash system, 31st December, 1916 ....	<u>12,851</u>	<u>\$17,379,407 00</u>

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$274,113 45
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	168,069 18
Amount of premium notes received during the year 1916 .....	100,766 76
Cash paid up to 31st December, 1916 .....	20,144 33

## WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

*Commenced business 7th May, 1863.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Geo. Diebel .....	Waterloo, Ont.
Allan Bowman .....	Preston, Ont.
James Livingston .....	Baden, Ont.
J. H. Webb .....	Waterloo, Ont.
Simon B. Bricker .....	Waterloo, Ont.
J. L. Wideman .....	St. Jacob's, Ont.
J. Howard Simpson .....	Guelph, Ont.
P. E. Shantz .....	Preston, Ont.
Richard Roschman .....	Waterloo, Ont.

*Officers:*

Geo. Diebel, President .....	Waterloo, Ont.
Allan Bowman, Vice-President .....	Preston, Ont.
Levi W. Shuh, Manager .....	Waterloo, Ont.

*Auditors:*

J. M. Scully .....	Kitchener, Ont.
J. Scully .....	Kitchener, Ont.

Unassessed premium, note capital, \$240,792.59.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash value of real estate .....	\$30,000 00
"    mortgages .....	10,750 00
"    bonds, debentures and securities (\$50,000 Ontario Government deposit) .....	576,790 95
Cash on hand at head office .....	\$1,549 68
Cash on deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo (current account) .....	11,236 68
Cash on deposit to Company's credit, not drawn against, in the Molsons Bank, Waterloo (savings account) .....	5,308 87
	<hr/>
	18,095 23



Cash in agents' hands acknowledged by them to be due and considered good . . . . .	10,424 98
Amount of short date notes or due bills . . . . .	352 05
Amount of premium notes in force after deducting all payments thereon and assessments levied . . . . .	240,792 59
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1916 . . . . .	8,506 44
Amount of accrued interest . . . . .	20,409 52
Office furniture and Goad's plans (not extended) . . . . .	\$5,066 13
<b>Total assets . . . . .</b>	<b>\$916,121 76</b>

## LIABILITIES

Amount of unpaid losses . . . . .	\$9,488 32
" unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1916....	133,532 54
<b>Total liabilities . . . . .</b>	<b>\$143,020 86</b>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) . . . . .	\$23,634 92
Cash received as fixed payments of 1916 . . . . .	\$79,575 58
" premiums on cash system . . . . .	129,818 53
" agents' balances of 1915 received in 1916 . . . . .	9,521 05
" rent . . . . .	100 00
" interest . . . . .	33,833 81
" re-insurance on losses . . . . .	25,162 03
" from matured investments (not extended) ..	\$29,428 41
<b>Total receipts . . . . .</b>	<b>\$278,011 00</b>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission on bonus to agents . . . . .	\$32,893 85
" law costs . . . . .	217 85
" fuel and light . . . . .	473 85
" investigation and adjustment of claims . . . . .	981 33
" interest . . . . .	164 25
" statutory assessment and license fee . . . . .	385 24
" taxes (Government and Municipal) . . . . .	2,357 80
" printing, stationery and advertising . . . . .	2,643 42
" salaries, directors' and auditors' fees . . . . .	22,973 00
" postage, telephone, telegrams and express . . . . .	1,256 99
" exchange . . . . .	393 89
" travelling expenses . . . . .	1,224 15
" janitor . . . . .	215 00
" repairs . . . . .	1,040 81
" insurance . . . . .	161 92
" Patriotic Fund . . . . .	2,300 00
" Underwriters' Association . . . . .	1,123 10
" other expenses . . . . .	278 08

<b>Total expenses of management . . . . .</b>	<b>\$71,084 53</b>
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Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	\$4,355 15
" losses which occurred during 1916 .....	147,675 06
" re-insurance . . . . .	26,476 15
" rebate, abatement and returned premiums .....	12,922 08
" other . . . . .	5,466 13
" investments (not extended) .....	\$45,000 00

Total expenditure ..... \$267,979 10

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$10,855,483 00	\$10,855,483 00
Cash . . . . .	\$4,356,504 00	26,685,437 00	31,041,941 00
Total . . . . .	\$4,356,504 00	\$37,540,920 00	\$41,897,424 00

Re-insurance.

Mutual . . . . .		\$1,761,217 00	\$1,761,217 00
Cash . . . . .	\$289,499 00	1,607,662 00	1,897,161 00
Total . . . . .	\$289,499 00	\$3,368,879 00	\$3,658,378 00

Net risks carried by Company, 31st December, 1916 .....	\$4,067,005 00	\$34,172,041 00	\$38,239,046 00
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MOVEMENT IN RISKS.

Mutual System.

	Number.	Amount.
Policies in force 31st December, 1915 .....	4,519	\$10,918,619 00
Policies new and renewed during 1916 .....	1,780	3,763,159 00
Gross number during 1916 .....	6,299	\$14,681,778 00
Less expired and cancelled in 1916 .....	1,888	3,826,295 00
Net risks in force on mutual system, 31st December, 1916....	4,411	\$10,855,483 00

Cash System.

	Number.	Amount.
Policies in force 31st December, 1915 .....	25,542	\$30,656,052 00
Policies new and renewed during 1916 .....	11,633	15,052,475 00
Gross number during 1916 .....	37,175	\$45,708,527 00
Less expired and cancelled in 1916 .....	11,941	14,666,586 00
Net risks in force on cash system, 31st December, 1916 .....	25,234	\$31,041,941 00

PREMIUM NOTES

On Policies in force 31st December, 1916.

Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$402,124 85
Amount of premium notes, after deducting all payments thereon and assessments levied .....	240,792 59
Amount of premium notes received during the year 1916 .....	136,206 65
Payments on premium notes of 1916 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916.....	27,241 33

# RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure

OF ALL

Cash Mutual Fire Insurance Companies having no  
Joint Stock Capital



A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Value of real estate, less encumbrance.		Mortgages, bonds, debentures and other securities.		Interest due and accrued.		Losses unpaid at 31st December, 1916, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		All other liabilities.		Total liabilities.		Number of Policies.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st Dec., 1916.		All other assets.		Total.		Glad's plans, office furniture, etc. (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical .....	100,999	05	426,730	63	6,750	38	43,967	24	7,901	54	.....	.....	210,279	23	3,021	85	12,104	80	.....	.....	811,754	72	.....	00
Gore District.....	22,500	00	598,611	78	10,333	66	14,173	16	2,451	83	.....	.....	227,282	00	.....	.....	7,642	11	.....	.....	882,994	54	.....	00
Perth .....	11,164	30	488,039	84	413	62	22,488	71	6,691	12	.....	.....	168,069	18	111	83	6,141	05	.....	.....	703,119	65	.....	00
Waterloo .....	30,000	00	587,540	95	20,409	52	18,095	23	10,424	98	352	05	240,792	59	.....	.....	8,506	44	.....	.....	916,121	76	5,066	13
Totals.....	164,663	35	2,100,923	20	37,907	18	98,724	34	27,469	47	352	05	846,423	00	3,133	68	34,394	40	.....	.....	3,313,990	67	10,066	13

The Government deposits at date of publication are as follows :—Economical, \$50,000 ; Gore District, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Losses unpaid at 31st December, 1916, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		All other liabilities.		Total liabilities.		Number of Policies.		Net amount of risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical .....	4,324	00	89,588	37	.....	.....	93,912	37	20,547	.....	23,971,292	00
Gore District .....	2,080	00	103,619	90	.....	.....	105,699	90	16,793	.....	26,509,557	67
Perth .....	1,472	33	74,846	67	.....	.....	76,319	00	18,036	.....	25,150,969	00
Waterloo .....	9,488	32	133,532	54	.....	.....	143,020	86	29,645	.....	38,239,046	00
Totals.....	17,364	65	401,587	48	.....	.....	418,952	13	85,011	.....	113,870,864	67

The Government deposits at date of publication are as follows :—Economical, \$50,000 ; Gore, \$50,000 ; Perth, \$50,000 ; Waterloo, \$50,000.

A.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING NO JOINT STOCK CAPITAL.  
RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Fixed payments of 1916.		Fixed payments or assessments of years prior to 1916.		Premiums on cash system.		Agents' balances, 1915.		Interest.		Fees, licenses and extra premiums.		For losses re-insured.		Rent.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	67,200	53	.....	.....	104,635	40	6,129	86	27,577	20	1,376	62	12,498	06	...	...	.....	.....	219,417	67	53,839	28
Gore District.....	75,213	09	1,555	00	114,973	68	826	81	30,607	66	190	00	13,848	38	.....	.....	.....	.....	237,214	62	28,126	19
Perth....	54,095	99	.....	.....	84,637	34	3,968	41	25,608	83	710	53	10,321	70	175	00	130	00	179,647	80	28,616	38
Waterloo .....	79,575	58	.....	.....	129,818	53	9,521	05	33,833	81	.....	.....	25,162	03	100	00	.....	.....	278,011	00	20,428	41
Totals .....	276,085	19	1,555	00	434,064	95	20,446	13	117,627	50	2,277	15	61,830	17	275	00	130	00	914,291	09	140,010	26

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Expenses of Management.						Refund to members.		Amount paid for losses.		Rebate and returned premiums.		Re-insurance.		All other payments.		Total.		Invested (not extended).	
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses account.	Total expense of management.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Economical.....	28,537	77	191	67	32,937	28	61,833	69	90,661	35	9,513	24	21,637	24	a 35,215	68	218,861	20	60,200	00
Gore District.....	31,734	20	.....	266	29,692	94	61,693	54	98,802	45	4,967	04	20,498	95	b 50,000	00	251,145	32	43,750	00
Perth .....	26,378	89	.....	265	22,625	36	49,269	46	82,020	70	5,758	55	15,958	67	.....	.....	153,007	38	40,619	41
Waterloo ....	32,892	85	217	85	37,423	34	71,084	53	152,030	21	12,922	08	26,476	15	c 5,466	13	267,979	10	45,000	00
Totals .....	119,544	71	319	52	122,678	92	243,881	22	423,514	71	33,160	91	84,571	01	90,681	81	890,993	00	189,569	44

a Real Estate.      b Patriotic Fund.      c Real Estate \$5,000.00.





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## B.—Cash-Mutual Fire Companies

HAVING JOINT STOCK CAPITAL

ASSETS AND LIABILITIES: INCOME AND EXPENDITURE

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**FIRE INSURANCE EXCHANGE CORPORATION.  
STOCK AND MUTUAL.**

HEAD OFFICE, TORONTO.

*Commenced business 3rd August, 1886.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Frank Russill .....	Toronto, Ont.
H. D. Eby .....	Toronto, Ont.
R. S. Waldie .....	Toronto, Ont.
J. G. Scott, K.C. ....	Toronto, Ont.
Theron Gibson .....	Toronto, Ont.
Jos. Walmsley .....	Toronto, Ont.

*Officers:*

Frank Russill, President .....	Toronto, Ont.
H. D. Eby, Vice-President .....	Toronto, Ont.
Walmsley and Chipman, Joint Managers.....	Toronto, Ont.
Arthur Dwyer, Secretary .....	Toronto, Ont.

*Auditors:*

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	Toronto, Ont.

Authorized capital stock .....	\$250,000 00
Subscribed . . . . .	87,300 00
Paid up .....	43,650 00
Securities deposited in Treasury of Ontario .....	25,000 00
Unassessed premium note capital .....	7,180 48

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Call loans on municipal debentures .....	\$17,964 00
Municipal debentures and Canada War Loan owned (Government deposit \$14,354.08) .....	52,571 08
Cash at head office .....	\$468 52
Cash in Standard Bank, Toronto .....	16,396 26
Cash on deposit, Canada Permanent Mortgage Corporation .....	7,261 85
Cash on deposit in Canada Permanent Mortgage Corpora- tion (Government deposit) .....	10,000 00
	34,126 63

Amount of premium notes in force after deducting all payments thereon, and assessments levied .....	\$7,180 48	
Less residue of premium notes for re-insurance .....	521 17	
		<u>\$6,659 31</u>
Cash in agents' hands .....		14,238 01
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1916 .....		4,522 17
Amount of accrued interest .....		819 34
Goad's plans (not extended) .....	\$1,677 74	
		<u>\$130,900 54</u>
Total assets .....		<u>\$43,650 00</u>

## LIABILITIES.

Amount of losses adjusted .....	\$23 56
Amount of supposed or reported losses .....	4,616 50
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1916 .....	52,349 37
Amount of all other .....	407 33
	<u>\$57,396 76</u>

## Liabilities to shareholders:

Paid up stock .....	<u>\$43,650 00</u>
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## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$31,436 01
Cash received for fixed payments, 1916 .....	\$6,528 08
“ fixed payments due in prior years .....	598 34
“ premiums on cash system .....	82,315 10
“ interest .....	4,418 71
“ re-insurance on losses .....	3,578 82
“ agents' balances of 1915 received in 1916 .....	5,164 91
“ on account of debentures and loans on debentures (not extended) .....	\$12,371 97
	<u>\$102,603 96</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for commission to agents .....	\$21,401 74
“ investigation and adjustment of claims .....	1,669 43
“ statutory assessment and license fee .....	91 31
“ travelling expenses .....	97 12
“ rent .....	400 00
“ salaries, directors' and auditors' fees .....	3,851 25
“ printing, stationery and advertising .....	446 47
“ postage, telephone, telegrams and express .....	265 19
“ taxes (Government and Municipal) .....	1,598 38

Total expenses of management .....	<u>\$29,820 89</u>
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## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	\$4,051 43
“ losses which occurred during 1916 .....	38,510 39
“ re-insurance . . . . .	9,163 32
“ rebates . . . . .	8,157 05
“ dividends . . . . .	2,173 50
“ investments (not extended) .....	\$30,353 73
“ other expenditure .....	55 00
Total . . . . .	<u>\$91,931 58</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	\$549,064 00	.....	\$549,064 00
Cash . . . . .	8,579,599 00	\$5,281,626 00	13,861,225 00
Total . . . . .	<u>\$9,128,663 00</u>	<u>\$5,281,626 00</u>	<u>\$14,410,289 00</u>

## Re-insurance.

Mutual . . . . .	\$78,102 00	.....	\$78,102 00
Cash . . . . .	576,908 00	\$169,263 00	746,171 00
Total re-insurance .....	<u>\$655,010 00</u>	<u>\$169,263 00</u>	<u>\$824,273 00</u>

Net risks carried by Company, 31st December, 1916 .....	\$8,473,653 00	\$5,112,363 00	<u>\$13,586,016 00</u>
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## MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	285	\$626,873 00
Policies new and renewed during 1916 .....	271	567,064 00
Gross number, 1916 .....	556	<u>\$1,193,937 00</u>
Less expired and cancelled in 1916 .....	295	644,873 00
Net risks in force on mutual system, 31st December, 1916....	261	<u>\$549,064 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1915 .....	8,873	\$7,025,473 00
Policies new and renewed during 1916 .....	33,001	13,030,111 00
Gross number during 1916 .....	41,874	<u>\$20,055,584 00</u>
Less expired and cancelled in 1916 .....	6,975	6,194,359 00
*Net risks in force on cash system 31st December, 1916....	34,899	<u>\$13,861,225 00</u>

\*In Ontario, \$12,177,436.00.

## BUSINESS TRANSACTED:

General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	One-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$14,360 96
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	7,180 48
Amount of premium notes received during the year 1916 .....	14,844 46
Payments on the premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	6,528 08
	<hr/>
Amount of premium notes given by Company for re-insurance....	\$1,042 34
Less paid thereon .....	521 17
	<hr/>
Residue of premium notes given by Company for re-insurance....	\$521 17

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

Names.	Address.	No. of shares.	Amount of subscribed stock.	Amount paid up.
			\$	\$
Allen, W. A. ....	Ottawa .....	15	900	450
Bate, H. N. ....	" .....	10	600	300
Beatty, Edith Adelia .....	Toronto .....	7	420	210
Brock, W. R. ....	" .....	50	3,000	1,500
Blain, H. ....	" .....	50	3,000	1,500
Brennan, J. C. ....	Ottawa .....	10	600	300
Darling, A., Estate .....	Toronto .....	50	3,000	1,500
Dunnett, Mrs. Jessie .....	" .....	50	3,000	1,500
Devlin, R. J. ....	Ottawa .....	15	900	450
Elliot, Catherine A., Executrix .....	Toronto .....	50	3,000	1,500
Eby, Joseph F., Estate .....	" .....	50	3,000	1,500
Elliot, W. S. ....	Montreal .....	10	600	300
Elliot, C. J. ....	Toronto .....	10	600	300
Gurney, E. ....	" .....	50	3,000	1,500
Gage, W. J. ....	" .....	25	1,500	750
Garland, John .....	Ottawa .....	10	600	300
Howland, H. S., Sons & Co., Limited .	Toronto .....	50	3,000	1,500
Hallam, John, Estate .....	" .....	50	3,000	1,500
Hedley, James, in trust .....	" .....	25	1,500	750
Hamilton, Chester B. ....	" .....	7	420	210
Hamilton, W. A. ....	" .....	6	360	180
Hodgins, Henrietta H. ....	Brampton .....	6	360	180
Hobson, M. Martin .....	Toronto .....	50	3,000	1,500
Hobson, Mary A. ....	Hamilton .....	10	600	300
Ince, Wm., Estate .....	Toronto .....	10	600	300
Ketchum, Carrie Ella .....	Gananoque .....	7	420	210
McKinnon, S. F., Estate .....	Toronto .....	50	3,000	1,500
Macdonald, Col. W. C. ....	" .....	50	3,000	1,500
Mackay, James D. ....	" .....	25	1,500	750
National Trust Co., Limited .....	" .....	45	2,700	1,350
Neitzke, Lucy M. (Mrs.) .....	Germany .....	6	360	180
Northcote, J. G. ....	Toronto .....	20	1,200	600
Ogilvie, Sarah L. ....	Montreal .....	25	1,500	750
Olmstead, Edith H. ....	Hamilton .....	10	600	300
Patterson, R. L. ....	Toronto .....	50	3,000	1,500
Rogers, E. ....	" .....	50	3,000	1,500
Roaf, Francis C. ....	" .....	10	600	300
Russill, Frank .....	" .....	50	3,000	1,500
Stayner, Harriet Rose .....	" .....	35	2,100	1,050
Stayner, Winslow S. ....	" .....	25	1,500	750
Spink, J. L., Estate .....	" .....	13	780	390
Spink, Eliza F. ....	" .....	12	720	360
Scott & Walmsley, Limited .....	" .....	82	4,920	2,460
Scott, J. G., K.C. ....	" .....	50	3,000	1,500
Scott, M. E. ....	" .....	10	600	300
Toronto General Trusts Corporation (in Trust) .....	" .....	20	1,200	600
Waldie, John, Estate .....	" .....	50	3,000	1,500
Wilson, W., Estate .....	" .....	50	3,000	1,500
Wood, Wm. A. ....	Hamilton .....	10	600	300
Wood, Geo. Duncan, Estate .....	Winnipeg .....	10	600	300
Wood, Samuel Casey .....	Toronto .....	7	420	210
Wood, Louis Percival .....	Gananoque .....	7	420	210
Totals .....	.....	1,455	\$87,300	\$43,650



HAND-IN-HAND INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONT.

Commenced business 1st July, 1873.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Jno. D. Chipman .....	Toronto, Ont.
Jos. Walmsley .....	Toronto, Ont.
Thos. Flynn .....	Toronto, Ont.
J. G. Scott, K.C. ....	Toronto, Ont.
Hugh Blain .....	Toronto, Ont.
G. Larratt Smith .....	Toronto, Ont.

Officers:

J. D. Chipman, President .....	Toronto, Ont.
Jos. Walmsley, Vice-President .....	Toronto, Ont.
Walmsley and Chipman, Joint Managers .....	Toronto, Ont.
F. E. Dingle, Secretary-Treasurer .....	Toronto, Ont.

Auditors:

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	Toronto, Ont.

By Act 42 Vict., chap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and do business on the Cash System.

Authorized Capital Stock .....	\$500,000 00
Subscribed Capital Stock .....	100,000 00
Paid up in cash .....	50,000 00
Stock uncalled .....	50,000 00
Securities deposited in the Treasury of Ontario .....	35,000 00
Unassessed premium note capital .....	12,051 35

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Mortgages on real estate .....	\$47,950 00
Municipal debentures and Canada War Loan owned (Ontario Government deposit, \$32,805.50) .....	83,392 52
Call loans on municipal debentures .....	23,739 86
Cash on hand .....	\$3,497 93
Cash on deposit to Company's credit in Imperial Bank, Toronto..	19,181 15
Cash Canada Permanent Mortgage Corporation .....	5,753 00
	28,432 08
Cash in agents' hands .....	15,682 64
Premium notes in force after deducting all payments thereon and assessments levied .....	\$12,051 35
Less residue of premium notes given for re-insurance .....	3,243 19
	8,808 16

Interest accrued .....	\$2,049 03
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1916.....	13,914 27
Goad's plans (not extended) .....	1,700 60

Total .....	\$223,968 56
Subscribed capital uncalled .....	\$50,000 00

LIABILITIES.

Amount of losses adjusted .....	\$85 23
Amount of losses supposed or reported .....	5,164 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all Cash System policies in force at 31st December, 1916 .....	77,789 03
All other liabilities .....	509 47
Total liabilities .....	\$83,547 73

Paid up Capital Stock .....	\$50,000 00
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CASH RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$31,471 86
Cash received as fixed payments of 1916 .....	\$9,700 01
“ fixed payments due in prior years .....	1,094 28
“ for premiums on cash system .....	118,745 91
“ for interest .....	8,506 95
“ for plate glass insurance .....	5,600 18
“ agents' balances of 1915 received in 1916 .....	7,282 34
“ for re-insurance on losses .....	14,019 47
“ for realization of investments during 1916 (not extended) .....	\$17,984.58
“ commission .....	2,899 62
Total .....	\$167,848 76

EXPENDITURE.

xpenses of management:		
Cash paid for agents' commission	{ Fire Branch .....	\$29,822 55
	{ Plate Glass .....	1,396 17
		<hr/>
"	statutory assessment, license fees .....	\$31,218 72
"	travelling expenses .....	149 34
"	printing, stationery and advertising { Fire .....	662 44
	{ Plate Glass .....	130 00
		<hr/>
"	salaries, directors' and auditors' fees .....	792 44
"	investigation and adjustment of claims .....	5,351 25
"	rent .....	1,967 47
"	taxes (Government and Municipal) .....	500 00
"	postage, telegrams and express, etc { Fire .....	\$302 12
	{ Plate Glass .....	71 40
		<hr/>
		373 52
Total expenses of management .....		<hr/>
		\$42,602 81

## Miscellaneous payments:

Cash paid for fire losses which occurred during 1916 .....	\$53,129 38
" losses which occurred prior to 1916 .....	6,611 88
" plate glass losses, 1916 .....	1,970 63
" re-insurance . . . . .	29,837 75
" rebate, abatement and returned premiums:	
Fire . . . . .	\$10,649 66
Plate Glass . . . . .	502 53
	<hr/>
	11,152 19
" dividends . . . . .	5,000 00
" subscriptions to relief fund .....	80 00
" investments (not extended) .....	\$38,488 48
	<hr/>
Total expenditure .....	\$150,384 64

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System	One year or less.	Three years.	Total.
Mutual . . . . .	\$908,160 00	.....	\$908,160 00
Cash . . . . .	10,859,632 00	\$8,601,699 00	19,461,331 00
	<hr/>	<hr/>	<hr/>
Totals . . . . .	\$11,767,792 00	\$8,601,699 00	\$20,369,491 00

*Re-insurance.*

Mutual . . . . .	\$343,196 00	.....	\$343,196 00
Cash . . . . .	1,892,031 00	\$636,059 00	2,528,090 00
	<hr/>	<hr/>	<hr/>
Totals . . . . .	\$2,235,227 00	\$636,059 00	\$2,871,286 00
	<hr/>	<hr/>	<hr/>
Net risks carried by Company 31st December, 1916 .....	\$9,532,565 00	\$7,965,640 00	\$17,498,205 00

## MOVEMENT IN RISKS.

## Fire Risks—Mutual System.

	Number.	Amount.
Policies in force 31st December, 1915 .....	339	\$1,167,417 00
Policies new and renewed during 1916 .....	317	944,660 00
	<hr/>	<hr/>
Gross number during 1916 .....	656	\$2,112,077 00
Less expired and cancelled in 1916 .....	354	1,203,917 00
	<hr/>	<hr/>
Net risks in force on mutual system 31st December, 1916....	302	\$908,160 00



## Fire Risks—Cash System.

Policies in force December, 1915 .....	11,222	\$12,028,081 00
Policies new and renewed during 1916 .....	34,366	16,800,879 00
Gross number, 1916 .....	45,588	\$28,828,960 00
Less expired and cancelled in 1916 .....	7,864	9,367,629 00
*Net risks in force on cash system, 31st December, 1916 ....	37,724	\$19,461,331 00

## Plate Glass Risks

	Number.	Amount.
Policies in force 31st December, 1915 .....	810	\$73,048 56
Policies new and renewed during 1916 .....	342	33,601 08
Gross number during 1916 .....	1,152	\$106,649 64
Less expired and cancelled in 1916 .....	409	34,352 52
Net risks in force 31st December, 1916 .....	743	\$72,297 12

## BUSINESS TRANSACTED:

General Fire, Plate Glass and Inland Marine Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	One-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$24,102 70
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	12,051 35
Amount of premium notes received during the year 1916 .....	24,947 96
Payments on the premium notes of 1916 including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1916 .....	9,700 01

## B.—Re-insurance.

Amount of premium notes given by Company for re-insurance....	\$6,569 38
Less payments thereon .....	3,326 19
Residue on premium notes given for re-insurance .....	\$3,243 19

\*Ontario risks, \$17,777,542.00.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid up in cash.
			\$	\$
Atkinson, D. A.....	Toronto.....	20	2,000	1,000
Blain, Hugh.....	".....	10	1,000	500
Chipman, John D. ....	".....	26	2,600	1,300
Cornell University.....	Ithica, N.Y.....	50	5,000	2,500
Davies, Wm.....	Toronto.....	50	5,000	2,500
Dingle, F. E.....	".....	130	13,000	6,500
Doyle, Mrs. Annie. L.....	New York.....	2	200	100
Edmand, Frank.....	Toronto.....	20	2,000	1,000
Flynn, Thos.....	".....	50	5,000	2,500
Fortner, C. H. C.....	".....	30	3,000	1,500
MacLennan, Hon. James.....	".....	50	5,000	2,500
MacLennan, E. M., estate of.....	".....	25	2,500	1,250
Northcote, I. G.....	".....	22	2,200	1,100
National Trust Co., Ltd., in trust ..	".....	22	2,200	1,100
Smith, Goldwin Larratt.....	".....	60	6,000	3,000
Smith, A. L., Ex. late C. R. Smith..	London.....	10	1,000	500
Strathcona and Mount Royal, Lord, Estate .....	Montreal.....	50	5,000	2,500
Scott, J. G., K.C.....	Toronto.....	50	5,000	2,500
Scott, James.....	".....	25	2,500	1,250
Scott, Robert O. F.....	".....	25	2,500	1,250
Scott, R. F. and Bull, B. E., in trust for Elizabeth Bull.....	".....	25	2,500	1,250
Scott R. F. and J., in trust for Catharine Scott.....	".....	25	2,500	1,250
Scott & Walmsley, Limited .....	".....	100	10,000	5,000
Smith, Rev. Lennox Ingall.....	Ottawa.....	50	5,000	2,500
Russill, Frank.....	Toronto.....	16	1,600	800
Toronto Gen. Trusts Corp., in trust ..	".....	22	2,200	1,100
Walmsley, Jos.....	".....	35	3,500	1,750
Total.....	.....	1,000	100,000	50,000

THE METROPOLITAN FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.  
(Formerly named The Berlin Mutual Fire Insurance Company.)

HEAD OFFICE, TORONTO.

Commenced business 3rd November, 1898.

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

D. Hibner .....	Kitchener, Ont.
W. R. Tudhope .....	Toronto, Ont.
W. VanDusen .....	Toronto, Ont.
Judge Edward Morgan .....	Toronto, Ont.
A. M. Aletter .....	Toronto, Ont.
A. Taylor .....	Galt, Ont.
R. Vanstone .....	Wingham, Ont.

*Officers:*

D. Hibner, President .....	Kitchener, Ont.
W. R. Tudhope, Vice-President and Joint Manager .....	Toronto, Ont.
Adolph M. Aletter, Secretary and Joint Manager .....	Toronto, Ont.

*Auditors:*

G. M. Mulholland, C.A. ....	Toronto, Ont.
R. S. Macpherson, C.A. ....	Toronto, Ont.

Authorized capital stock .....	\$500,000 00
Subscribed .....	100,000 00
Paid up .....	50,000 00
Unassessed premium note capital .....	1,543 10
Deposited in the Provincial Treasury at December 31st, 1916 .....	16,000 00

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value, municipal debentures, (Government deposit) .....	\$15,680 00
Cash on hand at Head Office .....	\$1,346 76
Cash in Bank of Nova Scotia, Toronto .....	179 27
	<hr/>
	1,526 03
Cash in agents' hands acknowledged by them to be due and considered good (net) .....	2,267 49
Amount unpaid, fixed payments for 1916 .....	103 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	1,543 10
Unearned part (50 per cent.) of premiums paid for re-insurance of risks on cash system in force at 31st December, 1916 .....	3,817 64
	<hr/>
Total assets .....	\$24,937 64
	<hr/>
Uncalled subscribed capital stock .....	\$50,000 00

\*Amalgamated with the Monarch Fire Insurance Company, Cash-Mutual, and Stock, as on, and from February 14th, 1917.



## LIABILITIES.

Amount of losses adjusted .....	\$2,783 75
"        resisted .....	296 38
"        supposed or reported .....	1,317 26
Unearned premium, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1916 .....	17,915 25
Unpaid cancellations .....	131 48
Due re-insurance companies .....	712 18
 Total liabilities .....	 \$23,156 30
 Amount of paid up capital stock .....	 \$50,000 00

## RECEIPTS.

Cash balances at 31st December, 1915 (not extended) .....	\$6,330 03
Cash received as fixed payments of 1916 .....	\$259 72
"        premiums on cash system .....	24,075 72
"        interest .....	823 67
"        re-insurance on fire losses .....	5,465 83
"        adjustment expenses re-insurance claims .....	44 38
"        re-insurance rebates .....	28 12
 Total receipts .....	 \$30,697 44

## EXPENDITURE.

## Expenses of management:

Cash paid for commission or allowances to agents .....	\$5,112 13
"        investigation and adjustment of claims .....	323 31
"        law costs .....	10 00
"        statutory assessment and license fee .....	60 57
"        interest .....	148 65
"        printing, stationery and advertising .....	165 65
"        salaries, directors' and auditors' fees .....	2,029 60
"        postage, telegrams and express .....	231 19
"        travelling expenses .....	18 71
"        rent .....	600 00
"        taxes (Government and Municipal) .....	722 39
"        other expenses .....	5 00
 Total expenses of management .....	 \$9,427 20

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	13,725 19
"        losses which occurred prior to 1916 .....	4,284 36
"        re-insurance .....	3,893 28
"        rebate .....	4,171 41
 Total expenditure .....	 \$35,501 44

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$26,880 00	\$26,880 00
Cash system . . . . .	\$1,038,671 00	2,581,850 00	3,620,521 00
Total at risk . . . . .	\$1,038,671 00	\$2,608,730 00	\$3,647,401 00
<i>Re-insurance.</i>			
Re-insured mutual system . . . . .		\$8,500 00	\$8,500 00
Re-insured cash system . . . . .	\$279,265 00	457,138 00	736,403 00
Total re-insurance . . . . .	\$279,265 00	\$465,638 00	\$744,903 00
Net risks in force at 31st December, 1916..	\$759,406 00	\$2,143,092 00	\$2,902,498 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 . . . . .	23	\$32,880 00
Policies new and renewed during 1916 . . . . .	7	22,680 00
Gross number during 1916 . . . . .	30	\$55,560 00
Less expired and cancelled in 1916 . . . . .	4	28,680 00
Net risks in force on mutual system, 31st December, 1916.....	26	\$26,880 00
<i>Cash System.</i>		
Policies in force 31st December, 1915 . . . . .	4,433	\$4,072,715 00
Policies new and renewed during 1916 . . . . .	2,205	2,139,353 00
Gross number during 1916 . . . . .	6,638	\$6,212,068 00
Less expired and cancelled in 1916 . . . . .	2,606	2,591,547 00
Net risks in force on cash system, 31st December, 1916.....	4,032	\$3,620,521 00

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by the Company, and legally liable to assessment . . . . .	\$2,445 30
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	1,543 10
Amount of premium notes received during the year 1916 . . . . .	1,064 30

LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
			\$	\$
Aletter, A. M.....	Toronto, Ont.....	83	8,300	4,150
Bright, W. D.....	Seaforth, Ont.....	5	500	250
Burkholder, Jacob.....	Stouffville, Ont.....	10	1,000	500
Carlyle, David .....	Toronto, Ont.....	15	1,500	750
Carlyle, Isabel .....	“ .....	1	100	50
Cornell, Dr. E. P.....	“ .....	10	1,000	500
Ego, Dr. Angus .....	Markdale, Ont.....	20	2,000	1,000
Grant, James .....	Chesley, Ont.....	5	500	250
Henry, Samuel.....	Kincardine, Ont.....	10	1,000	500
Hibner, D.....	Kitchener, Ont.....	135	13,500	6,750
Livingstone, L.....	“ .....	2	200	100
McLean, Dr. P. D.....	Woodbridge, Ont.....	20	2,000	1,000
Mevins, Herman.....	Buffalo, N.Y.....	20	2,000	1,000
Morgan, Edward .....	Toronto, Ont.....	25	2,500	1,250
Orme, G. H.....	Dunnville, Ont.....	10	1,000	500
Renfrew, W. C.....	Toronto, Ont.....	15	1,500	750
Stevens, Reuben, Estate.....	Stouffville, Ont.....	50	5,000	2,500
Taylor, Alfred .....	Galt, Ont.....	50	5,000	2,500
Torrance, Jas.....	Milverton, Ont.....	20	2,000	1,000
Trueman, Elizabeth .....	Stouffville, Ont.....	10	1,000	500
Tudhope, W. R.....	Toronto, Ont.....	134	13,400	6,700
Tudhope-Aletter, Limited.....	“ .....	280	28,000	14,000
VanDusen, W.....	“ .....	50	5,000	2,500
VanDusen, W. E.....	“ .....	10	1,000	500
Vanstone, R.....	Wingham, Ont.....	10	1,000	500
Totals.....	.....	1,000	\$100,000	\$50,000



MILLERS' AND MANUFACTURERS' INSURANCE COMPANY, MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

Commenced business 1st September, 1885.

Names and addresses of the Directors and Officers for the year 1917.

Directors.

Lincoln Goldie .....	Guelph, Ont.
C. B. Watts .....	Toronto, Ont.
Jno. Macdonald .....	Toronto, Ont.
R. O. McCulloch .....	Galt, Ont.
R. Northcote .....	Toronto, Ont.
Geo. E. Goldie .....	Ayr, Ont.
Geo. Pattinson .....	Preston, Ont.
J. D. Chipman .....	Toronto, Ont.
Geo. D. Forbes .....	Hespeler, Ont.

Officers.

Lincoln Goldie, President .....	Guelph, Ont.
C. B. Watts, Vice-President .....	Toronto, Ont.
C. H. C. Fortner, Secretary-Treasurer .....	Toronto, Ont.

Auditors.

A. C. Neff, F.C.A. ....	Toronto, Ont.
Oscar Hudson, A.C.A. ....	Toronto, Ont.

Authorized capital stock .....	\$500,000 00
Subscribed capital stock .....	125,000 00
Paid up in cash .....	25,000 00
Capital stock uncalled .....	100,000 00
Securities deposited at Provincial Treasury .....	30,230 44
Unassessed premium note capital .....	28,082 41

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Mortgages . . . . .	\$31,325 00
Call loans on municipal debentures .....	21,915 00
Municipal debentures owned (Government deposit, \$30,073.20) .....	81,791 39
Cash on hand at Head Office .....	\$4,278 12
Cash on deposit in Royal Bank, Toronto .....	12,344 84
Cash on deposit in Canada Permanent Mortgage Corporation..	277 08
	16,900 04
Cash in agents' hands .....	10,810 50
Amount unpaid of fixed payments of 1916 .....	364 25
Amount of premium notes in force after deducting all pay- ments and assessments levied .....	\$28,082 41
Less residue of premium notes given for re-insurance .....	6,377 22
	21,705 19

Amount of unearned part (50 per cent.) of premium paid for re-insurance of risks in force at 31st December, 1916 .....	\$7,882 56
Interest accrued and all other assets .....	3,366 05
Office furniture and Goad's plans (not extended) .....	\$2,505 24
<b>Total assets .....</b>	<b>\$196,059 98</b>
<b>Capital stock uncalled .....</b>	<b>\$100,000 00</b>

## LIABILITIES.

Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1916 .....	\$55,059 87
Due to other Insurance Companies .....	2,929 42
Amount of losses supposed or reported .....	6,967 07
" all other liabilities .....	424 89
<b>Total liabilities to public .....</b>	<b>\$65,381 25</b>
<b>Paid up capital stock .....</b>	<b>\$25,000 00</b>

## CASH RECEIPTS.

Cash balance 31st December, 1915 (not extended) .....	\$19,685 38
Cash received as fixed payments of 1916 .....	\$28,349 43
" fixed payments of prior years .....	877 22
" premium on cash system .....	97,137 66
" interest . . . . .	7,253 23
" re-insurance on losses .....	17,862 57
" adjusting expenses on re-insured losses .....	313 18
" fire equipment .....	8 45
" investment (not extended) .....	\$40,739 87
<b>Total . . . . .</b>	<b>\$151,801 74</b>

## EXPENDITURE.

## Expenses of management:

Cash paid for commissions or allowances to agents on cash collections	\$16,854 67
" investigation and adjustment of claims .....	959 62
" statutory assessment, license fees .....	84 07
" interest accrued on debentures purchased .....	486 38
" travelling expenses .....	323 43
" taxes (Government and municipal) .....	1,648 09
" salaries, directors' and auditors' fees .....	9,297 25
" printing, stationery and advertising .....	248 93
" postage, telephones, telegrams and express .....	497 38
" rent . . . . .	500 00

**Total expenses of management .....** **\$30,899 82**

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	\$4,687 40
" losses which occurred during 1916 .....	56,691 14
" rebate .....	9,812 74
" re-insurance .....	30,893 55
" dividends to shareholders and mutual policyholders ...	3,390 15
" fire equipment .....	7 68
" office furniture .....	55 00
" Patriotic and Red Cross Fund .....	80 00
" salvage on re-insurance losses .....	57 24
" investments (not extended) .....	\$58,752 23
Total expenditure .....	<u>\$136,574 72</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual .....	\$2,099,292 00	.....	\$2,099,292 00
Cash .....	7,933,312 00	\$6,258,419 00	14,191,731 00
Totals .....	<u>\$10,032,604 00</u>	<u>\$6,258,419 00</u>	<u>\$16,291,023 00</u>

## Re-insurance.

Mutual .....	\$1,201,788 00	.....	\$1,201,788 00
Cash .....	1,483,226 00	\$78,183 00	1,561,409 00
Totals .....	<u>\$2,685,014 00</u>	<u>\$78,183 00</u>	<u>\$2,763,197 00</u>

Net amount in risk, 31st December, 1916 .....	<u>\$7,347,590 00</u>	<u>\$6,180,236 00</u>	<u>\$13,527,826 00</u>
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	272	\$1,793,547 00
Policies new and renewed during 1916 .....	382	2,221,592 00
Gross number during 1916 .....	654	\$4,015,139 00
Less expired and cancelled in 1916 .....	295	1,915,847 00
Net risks in force on mutual system, 31st December, 1916...	359	<u>\$2,099,292 00</u>

Cash System.	Number.	Amount.
Policies in force 31st December, 1915 .....	3,274	\$5,023,313 00
Policies taken during 1916 on cash system .....	31,343	13,689,742 00
Gross number and amount during 1916 .....	34,617	\$18,713,055 00
Less expired and cancelled in 1916 .....	3,529	4,521,324 00
*Net risks in force on cash system, 31st December, 1916....	31,088	<u>\$14,191,731 00</u>

\*In Ontario, \$11,636,919.00.



BUSINESS TRANSACTED:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1916.

One-year risks.

Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$56,164 82
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	28,082 41
Amount of premium notes received during the year 1916 .....	59,875 52
Payments on the premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up on 31st December, 1916 .....	28,349 43

B.—Re-insurance.

Amount of premium notes given by Company for re-insurance.....	\$13,343 70
Less payment made thereon and cancellation .....	6,966 48
Residue of premium notes given for re-insurance .....	\$6,377 22

## CALLS ON CAPITAL STOCK.

Number of calls made, 2. Respective dates, 1st September, 1885, and 1st June, 1891.  
Rates, 10 per cent. and 10 per cent.

## LIST OF SHAREHOLDERS.

Name.	Address.	No. of Shares.	Amount of Stock held.	Amount paid, being 20 per cent. of amount of shares held 31st December, 1916.
Baird, A. H.....	Paris.....	10	\$ 1,000	\$ 200
Barber, John R.....	Georgetown.....	20	2,000	400
Chipman, John D.....	Toronto.....	29	2,900	580
Dingle, F. E.....	Toronto.....	60	6,000	1,200
Dryden, Mrs. Jennie.....	Guelph.....	50	5,000	1,000
Elliott, W. R., Estate.....	Toronto.....	10	1,000	200
Forbes, Geo. D.....	Hespeler.....	10	1,000	200
Fortner, C. H. C.....	Toronto.....	23	2,300	460
Gillies, George, Estate.....	Toronto.....	25	2,500	500
Goldie, D., Estate.....	Ayr.....	20	2,000	400
Goldie, G. E.....	Ayr.....	29	2,900	580
Goldie, Jno. ....	Guelph.....	30	3,000	600
Goldie, Jas. O.....	Guelph.....	15	1,500	300
Goldie, L., in trust.....	Guelph.....	5	500	100
Goldie, Lincoln.....	Guelph.....	54	5,400	1,080
Goldie & McCulloch Co., Limited ..	Galt.....	60	6,000	1,200
Hall's, Limited.....	Brockville.....	20	2,000	400
Hillborn, A. W.....	Kitchener.....	10	1,000	200
Innes, W. P.....	Simcoe.....	30	3,000	600
Karn, Morris Piano & Organ Co., Ltd	Woodstock.....	20	2,000	400
King Bros.....	Whitby.....	15	1,500	300
Lambert, Annie F.....	Toronto.....	10	1,000	200
McLaughlin, M.....	Toronto.....	25	2,500	500
MacDonald, John.....	Toronto.....	10	1,000	200
McNally, E. C.....	Blair.....	10	1,000	200
Neilson, R.....	Montreal.....	25	2,500	500
Noble, Robert, Estate.....	Norval.....	30	3,000	600
Noxon Co., Limited.....	Ingersoll.....	30	3,000	600
Northcote, R.....	Toronto.....	10	1,000	200
Pattinson, George.....	Preston.....	50	5,000	1,000
National Trust Co. for Mrs. G. A. Pemberton.....	Toronto.....	16	1,600	320
Riordon, Chas.....	Montreal.....	50	5,000	1,000
Stewart, Robert.....	Guelph.....	10	1,000	200
Smith, R. H., Estate.....	St. Catharines.....	10	1,000	200
Spink, J. L., estate.....	Toronto.....	30	3,000	600
Spink, Mrs. Eliza.....	Toronto.....	30	3,000	600
Scott & Walmsley, Ltd.....	Toronto.....	55	5,500	1,100
Sutton, Wm.....	Simcoe.....	10	1,000	200
Seagram, Jos. E.....	Waterloo.....	30	3,000	600
Taylor & Bates.....	St. Catharines.....	10	1,000	200
Toronto General Trusts Co. (In Trust for Mrs. H. S. Bacques).....	.....	15	1,500	300
Whitelaw, Chas.....	Paris.....	10	1,000	200
Whitelaw, R.....	Woodstock.....	10	1,000	200
Wilson, Wm., Estate.....	Toronto.....	50	5,000	1,000
Walmsey, Joseph.....	Toronto.....	25	2,500	500
Watts, Alfred.....	Brantford.....	25	1,500	500
Watts, Charles B.....	Toronto.....	94	9,400	1,880
Watts, Charles B., in trust.....	Toronto.....	25	2,500	500
Totals.....	.....	1,250	\$125,000	\$25,000

MONARCH FIRE INSURANCE COMPANY, CASH MUTUAL AND STOCK.

HEAD OFFICE, TORONTO.

Commenced business June 1st, 1903.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

D. Hibner .....	Kitchener, Ont.
W. R. Tudhope .....	Toronto, Ont.
T. E. Robson .....	London, Ont.
Hon. Thos. Crawford .....	Toronto, Ont.
Judge Ed. Morgan .....	Toronto, Ont.
Alfred Taylor .....	Galt, Ont.
Wm. Kennedy .....	London, Ont.
W. Vandusen .....	Toronto, Ont.
John E. Thorne.....	London, Ont.
C. J. Adams .....	London, Ont.
A. M. Aletter .....	Toronto, Ont.
J. O. McCarthy .....	Toronto, Ont.

Officers:

D. Hibner, President .....	Kitchener, Ont.
W. R. Tudhope, Vice-President .....	Toronto, Ont.
A. M. Aletter, Secretary-Treasurer .....	Toronto, Ont.

Auditors:

A. E. Ferté .....	London, Ont.
J. F. Kern .....	London, Ont.

Authorized capital stock .....	\$500,000 00
Subscribed capital stock .....	78,800 00
Called up capital stock .....	39,400 00
Paid up calls* .....	36,615 00
Paid up in advance of calls .....	625 00
Unpaid on calls .....	2,785 00
Unassessed premium note capital .....	5,192 15
Securities deposited at Provincial Treasury .....	21,000 00

\*A Special Act of the Legislature of Ontario (10 Edw. VII., c. 158, 19th March, 1910) enacts that one-half of the paid up capital stock of this Company shall be written off; but that the excess of the amount written off over the actual impairment of capital stock shall be placed in the reserve fund to the credit of the Company.



## STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Amount of debentures (Ontario Government deposit) .....	\$21,000 00
Amount of actual cash at head office .....	\$291 64
Amount in Bank of Nova Scotia, Toronto .....	2,910 91
	<hr/>
	3,202 55
Amount of cash in agents' hands .....	3,156 02
Amount of notes or bills less than one year overdue .....	2,826 45
Amount of notes or bills one year or more overdue (not extended) \$390 00	
Amount of premium notes after deducting all payments thereon and assessments levied .....	5,192 15
Amount of unearned part (50 per cent.) of premiums paid for re-insurance of risks on the cash system in force 31st December, 1916 .....	3,761 70
Amount due company for re-insurance on losses .....	436 22
Amount of called but unpaid capital stock .....	2,785 00
Amount of office furniture, etc. (not extended) .....	\$2,470 75

Total assets .....	<hr/>	\$42,360 09
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Subscribed capital stock uncalled (less paid in advance of call) .....	<hr/>	\$38,775 00
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## LIABILITIES.

Amount of losses adjusted .....	\$4,262 65
Amount of losses resisted .....	295 87
Amount of losses supposed or reported .....	2,207 81
Unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1916 .....	19,341 84
Amount due for re-insurance premiums .....	950 07
Amount due to sundry agents, commissions, cancellations, etc. ....	544 08
Amount due auditors .....	62 50

Total liabilities .....	<hr/>	\$27,664 82
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Paid up on capital stock (including \$625.00 paid in advance of calls; and \$2,785.00 unpaid on calls at 31st December, 1916) .....	<hr/>	\$40,025 00
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Reserve Fund (10 Edw. VII., c. 158) .....	<hr/>	\$17,828 90
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## RECEIPTS.

Cash balance at 31st December, 1915 .....	\$5,909 16
Cash received for transfer fees .....	\$2 50
“ fixed payments due in 1916 .....	1,497 41
“ fixed payments in prior years .....	64 33
“ premiums on cash system .....	31,971 34
“ interest .....	1,220 99
“ re-insurance on losses .....	7,986 43
“ calls on capital stock .....	50 00
“ Bills receivable .....	163 00

Total receipts .....	<hr/>	\$42,956 00
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EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and bonus .....	\$8,857 54
“ investigation and adjustment of claims .....	322 02
“ interest . . . . .	107 70
“ statutory assessment and license fees .....	80 98
“ travelling expenses .....	29 12
“ taxes (Government and Municipal) .....	867 48
“ rent . . . . .	510 80
“ salaries, directors' and auditors' fees .....	1,957 00
“ printing, stationery and advertising .....	243 66
“ postage, telephone, telegrams and express .....	157 61
“ all other expenses .....	76 42
<hr/>	
Total expenses of management .....	\$13,210 33
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1916 .....	5,240 88
“ losses which occurred during 1916 .....	17,534 52
“ re-insurance . . . . .	4,591 81
“ rebates and return premiums .....	4,371 20
“ outstanding accounts .....	713 87
<hr/>	
Total expenditure .....	\$45,662 61
<hr/>	

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .	.....	\$214,300 00	\$214,300 00
Cash . . . . .	\$1,249,099 85	3,873,926 54	5,123,026 39
<hr/>		<hr/>	
Totals . . . . .	\$1,249,099 85	\$4,088,226 54	\$5,337,326 39
Re-insurance.			
Mutual . . . . .	\$41,855 00	\$3,056 68	\$44,911 68
Cash . . . . .	331,369 00	479,573 82	810,942 82
<hr/>		<hr/>	
Total Re-insurance .....	\$373,224 00	\$482,630 50	\$855,854 50
<hr/>		<hr/>	
Net risks carried by Company, 31st December, 1916 .....	\$875,875 85	\$3,605,596 04	\$4,481,471 89
<hr/>		<hr/>	

## MOVEMENT IN RISKS.

## System of Insurance.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	193	\$336,394 00
Policies new and renewed during 1916 .....	54	215,160 00
Gross number during 1916 .....	247	\$551,554 00
Less expired and cancelled in 1916 .....	111	337,254 00
Net risks in force on Mutual system, 31st December, 1916...	136	\$214,300 00

Cash System.	Number.	Amount.
Policies in force 31st December, 1915 .....	6,771	\$6,124,367 88
Policies new and renewed during 1916 .....	3,144	2,986,882 65
Gross number during 1916 .....	9,915	\$9,111,250 53
Less expired and cancelled in 1916 .....	4,475	3,988,224 14
Net risks in force on cash system, 31st December, 1916.....	5,440	\$5,123,026 39

## BUSINESS TRANSACTED:

## General Fire Insurance.

## PREMIUM NOTES

## On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$8,456 30
Amount of premium notes, after deducting all payments thereon and assessments levied .....	5,192 15
Amount of premium notes received during the year 1916 .....	3,647 65

## CALLS ON CAPITAL STOCK.

Number of calls, four. Respective dates: At date of subscription, 15th November, 1908, and December 1st, 1912, of 10 per cent., respectively; July 24th, 1914, 20 per cent.



LIST OF SHAREHOLDERS.

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$
Adams, C. J.....	London.....	60	3,000	1,500
Aikenhead, Albert .....	London.....	10	500	250
Aletter, A. M.....	Toronto.....	20	1,000	500
Alton, Ellen .....	Lucknow.....	10	500	250
Belton, C. W.....	Kingston.....	10	500	150
Bock, H. P.....	London.....	10	500	200
Bryan, Thomas .....	London.....	95	4,750	2,375
Black, Mac. M.....	Springfield.....	1	50	25
Baker, Thomas .....	London.....	7	350	350
Bucknell, B. A.....	Ingersoll.....	10	500	250
Bryan, J. H.....	Chicago.....	25	1,250	250
Bentley, Chas. L.....	Tillsonburg.....	3	150	75
Brown, Mrs. A. G.....	Grand View .....	5	250	75
Cooney, John, Estate .....	Brampton.....	1	50	25
Chapman, Charles B.....	London.....	5	250	125
Cody, Benjamin .....	Ingersoll.....	10	500	250
Crawford, Hon. Thos.....	Toronto.....	20	1,000	500
Crofts, W. T.....	Dawn Mills.....	1	50	25
Corbett, E. C.....	Verschoyle.....	2	100	50
Conn, Thomas .....	St. Mary's.....	3	150	75
Currie, Agnes .....	Ingersoll .....	7	350	175
Dyer, John J.....	London.....	15	750	375
Dawson, D. W.....	London.....	15	750	375
Dupee, Reuben .....	Sarnia.....	10	500	250
Dewar, A. A.....	Petrolea.....	20	1,000	500
Donald, George .....	Petrolea.....	10	500	250
Dupee, Reuben, in trust for R. Delmar .....	Copleston.....	5	250	125
Downing, John .....	Beachville .....	10	500	250
Evans, David and F. L. E.....	Strathroy.....	10	500	250
Ferté, A. E. ....	London.....	10	500	200
Fusse, George.....	Kintore.....	10	500	250
Gibbs Otto.....	Hamilton .....	10	500	250
Gorman, Wm.....	London.....	10	500	375
Hole, B. V.....	Calgary.....	60	3,000	600
Hyndman, H. K.....	Exeter.....	8	400	200
Houghton, Tom.....	Sarnia.....	1	50	25
Hunt, C. B.....	London.....	2	100	50
Hunt, F. C.....	London.....	2	100	50
Heal, C. P.....	London.....	5	250	50
Hartley, David .....	Kelowna, B.C.....	10	500	125
Honsberger, Jacob .....	Mabee.....	6	300	150
Honsberger, Pauline .....	Mabee.....	6	300	150
Hookaway, Nettie S.....	Science Hill.....	5	250	100
Heughan, Susan .....	London.....	8	400	400
Hibner, D.....	Kitchener.....	20	1,000	500
Jones, H. J.....	London.....	3	150	75
Jeffery, J. H. ....	Dereham Centre....	20	1,000	500
Kennedy, Wm.....	London.....	50	2,500	1,250
Kirkpatrick, Russell T.....	Petrolea.....	20	1,000	500
Kirkpatrick, R. T., in trust for Gertrude E.....	Petrolea.....	7	350	175
Kern, J. F.....	London.....	4	200	100
Lawrence, Mary A.....	Toronto .....	40	2,000	1,000
Levitt, Elizabeth .....	Forest.....	2	100	50
Lainchbury, Albert .....	Dereham Centre....	10	500	250
Leach, Lorenzo .....	Eden.....	20	1,000	500
Macbeth, Herbert .....	Toronto.....	1	50	25
Morgan, John, Estate .....	Kerrwood.....	10	500	250
McBride, H. C.....	London.....	52	2,600	520
McLachlan, J. B.....	Toronto.....	2	100	50

LIST OF SHAREHOLDERS.—*Concluded.*

Name.	Address.	No. of shares.	Amount held.	Amount paid.
			\$	\$
McCarthy, J. O.....	Toronto.....	20	1,000	500
McMahen, A. T., Estate of.....	London.....	5	250	125
McLachlan, Margaret.....	Watford.....	20	1,000	500
McMillan, John.....	Sykeston.....	40	2,000	1,000
McWhirter, Julia R.....	Beachville.....	5	250	125
MacCallum, E. C. D.....	Kingston.....	5	250	125
Marshall, H. A.....	Tillsonburg.....	2	100	50
Minshall, Henry.....	Brownsville.....	3	150	75
McAsh, T. J.....	Varna.....	3	150	75
MacKay, W. M.....	Courtland.....	1	50	25
Marshall, Geo. W.....	Straffordville.....	3	150	75
Mennie, Alex.....	Vancouver, B.C.....	5	250*	125
Morgan, Judge E.....	Toronto.....	20	1,000	500
Nicholls, Chas. W.....	London.....	20	1,000	500
Oliver, Frederick.....	London.....	4	200	30
Pocock, Philip.....	London.....	1	50	15
Puddicombe, R. W.....	London.....	10	500	250
Paynter, John.....	Ealing P.O.....	20	1,000	500
Paul, J. D.....	Mandamin.....	10	500	250
Paynter, W. J.....	London.....	1	50	25
Petty, Geo., Estate.....	Hensall.....	2	100	50
Robinson, Alf.....	London.....	1	50	15
Robson, William W.....	Vernon, B.C.....	4	200	60
Robson, T. E.....	London.....	70	3,500	1,750
Ramsay, Henry.....	Wanstead.....	10	500	250
Scarrow, Wm.....	London.....	1	50	25
Schneider, Adam.....	Mitchell.....	2	100	50
Stone, S. Geo.....	Sault Ste. Marie.....	10	500	250
Sutherland, W. A.....	Ingersoll.....	3	150	75
Smith, John R.....	Wyoming.....	10	500	250
Sandham, T. A.....	Tillsonburg.....	6	300	150
Sandham, Della May.....	Tillsonburg.....	6	300	150
Sandham, A. O.....	Tillsonburg.....	2	100	50
Stutt, Richard.....	Forest.....	2	100	50
Swanson, Janet.....	St. Mary's.....	2	100	50
Taylor, Wm.....	London.....	20	1,000	500
Taylor, Alfred.....	Galt.....	20	1,000	500
Tanton, A. E.....	London.....	5	250	125
Thorne, John E.....	London.....	50	2,500	1,250
Tiernev, Jas. B.....	Blyth.....	10	500	250
Thornton, Edwin.....	Ingersoll.....	7	350	175
Tambling, Geo.....	London.....	10	500	250
Tudhope, W. R.....	Toronto.....	20	1,000	500
Tudhope-Aletter, Limited.....	Toronto.....	206	10,300	5,150
Vandusen, W.....	Toronto.....	20	1,000	500
White, John.....	Watford.....	1	50	25
White, James.....	Woodstock.....	10	500	375
Walch, Lawrence A.....	Winnipeg.....	10	500	125
White, Wm. J.....	Petrolea.....	10	500	250
Wallace, Henry.....	South Middleton.....	5	250	125
Whitley, Alice S.....	Gorrie.....	5	250	125
Webster, Geo. B.....	St. Mary's.....	2	100	50
Webster, Catharine A.....	".....	1	50	25
White, Joseph.....	".....	1	50	25
Westcott, J. T.....	Hamilton.....	10	500	250
Totals.....		1,576	\$78,800	*\$37,240

\* Including \$625.00 paid in advance of calls.



THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH.

Commenced business September, 1840.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Geo. Sleeman .....	Guelph, Ont.
H. Murton .....	Guelph, Ont.
Roswald Goldie .....	Guelph, Ont.
John Kennedy .....	Guelph, Ont.
G. B. Ryan .....	Guelph, Ont.
J. R. Wissler .....	Salem, Ont.
H. P. Moore .....	Acton, Ont.
W. E. Buckingham .....	Guelph, Ont.
John Davidson .....	Guelph, Ont.

Officers:

Geo. Sleeman, President .....	Guelph, Ont.
H. Murton, Vice-President .....	Guelph, Ont.
John Davidson, Secretary-Treasurer .....	Guelph, Ont.

Auditors:

A. C. Neff & Co. ....	Toronto, Ont.
T. J. Moore .....	Guelph, Ont.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1916.

Authorized capital stock .....	\$150,000 00
Subscribed capital stock .....	124,500 00
Paid up capital stock .....	42,450 00
Unassessed premium note capital .....	23,461 45
*Deposited in the Provincial Treasury .....	20,000 00

ASSETS.

Debentures (\$20,000.00 Ontario Government deposit) .....	\$67,337 07
Cash on hand at head Office .....	\$332 18
Cash in Royal Bank, Guelph .....	6,573 89
	6,906 07
Cash in agents' hands, acknowledged by them to be due, and considered good .....	2,356 10
Amount unpaid on fixed payments of 1916 .....	107 30
" of premium notes in force after deducting all payments thereon and assessments levied .....	23,461 45

\*Since increased to \$21,000.00.



Amount unearned part (50 per cent.) of premiums paid for re-insurance of risks in force at 31st December, 1916 .....	\$1,198 90
" of accrued interest .....	369 67
" office furniture, Goad's plans, etc. (not extended)....	\$2,500 00
Total assets .....	<u>\$101,736 56</u>
Subscribed capital stock uncalled .....	<u>\$80,925 00</u>

## LIABILITIES.

Amount of losses adjusted .....	\$1,272 62
" supposed or reported .....	7,190 00
Amount of unearned premiums, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1916 .....	42,671 30
Liabilities to the public .....	<u>\$51,133 92</u>
Paid up capital stock .....	<u>\$42,450 00</u>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$6,479 52
Cash received for fixed payments of 1916 .....	\$7,620 55
" fixed payments of prior years .....	99 00
" interest . . . . .	3,141 86
" premiums on cash system .....	65,770 23
" agents' balances, 1915, received in 1916 .....	2,579 43
" re-insurance on losses .....	2,765 58
" extra premiums and fees .....	362 85
" salvage . . . . .	19 34
" refund of claim .....	1,540 00
Total receipts .....	<u>\$83,898 84</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission or bonus to agents .....	\$14,275 71
" fuel and light .....	44 81
" investigation or adjustment of claims .....	695 61
" statutory assessment and license fees .....	96 70
" printing, stationery and advertising .....	852 94
" rent . . . . .	300 00
" taxes (Government and Municipal) .....	1,852 29
" salaries, directors' and auditors' fees .....	6,647 80
" travelling expenses .....	895 75
" postage, telegrams and express .....	780 94
" premiums on agents' bonds .....	175 00
" insurance on office furniture .....	26 12
" mercantile agency .....	50 00
" Patriotic Fund .....	500 00
" other expense .....	5 00

Total expenses of management .....	<u>\$27,198 67</u>
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Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	\$44,028 47
“ re-insurance . . . . .	2,397 85
“ rebate . . . . .	4,922 81
“ office furniture .....	12 50
“ investments (not extended) .....	\$4,911 99
Total expenditure .....	\$78,560 30

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

System.	One year or less.	Three years.	Total.
Mutual . . . . .		\$631,390 00	\$631,390 00
Cash . . . . .	\$3,747,850 00	4,505,352 00	8,253,202 00
Total re-insurance .....	\$3,747,850 00	\$5,136,742 00	\$8,884,592 00

Re-insurance.

On mutual system .....		\$62,133 00	\$62,133 00
On cash system .....	\$108,468 00	31,540 00	140,008 00
Total re-insurance .....	\$108,468 00	\$93,673 00	\$202,141 00
Net risks at 31st December, 1916 .....	\$3,639,382 00	\$5,043,069 00	\$8,682,451 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	468	\$611,775 00
Policies new and renewed during 1916 .....	185	252,270 00
Gross number during 1916 .....	653	\$864,045 00
Less expired and cancelled in 1916 .....	173	232,655 00
Net risks in force on mutual system 31st December, 1916....	480	\$631,390 00
Cash System.	Number.	Amount.
Policies in force 31st December, 1915.....	7,066	\$7,662,479 00
Policies new and renewed during 1916 .....	3,584	3,725,814 00
Gross number during 1916 .....	10,650	\$11,388,293 00
Less expired and cancelled in 1916 .....	2,926	3,135,091 00
*Net risks in force on cash system 31st December, 1916 ....	7,724	\$8,253,202 00

\*Ontario risks.

BUSINESS TRANSACTED BY COMPANY:

General Fire Insurance.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$38,312 67
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	23,461 45
Amount of premium notes received during the year 1916 .....	15,436 58
Payments of premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,926 58



LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

Name.	Address.	No. of shares subscribed	Amount subscribed.	Amount paid up.
			\$	\$
Alexander, A. W.....	Guelph .....	5	500	175
Burr, Emma C.....	Guelph .....	30	3,000	1,050
Burr, Myron W.....	Guelph .....	25	2,500	875
Bruce, Geo. R., Estate of.....	Guelph .....	5	500	50
Brown, Anson J.....	Athens .....	5	500	175
Clare, Geo. A., Hon.....	Preston .....	10	1,000	350
Coutts, R. D.....	Georgetown.....	5	500	175
Davidson, J. A., Estate of.....	Guelph .....	25	2,500	875
Dodds, Robert.....	Guelph.....	10	1,000	350
Dryden, J. R., Estate of.....	Guelph .....	30	3,000	1,050
Davidson, John .....	Guelph .....	45	4,500	1,575
Forbes, Geo. D.....	Hespeler.....	70	7,000	2,450
Fitton, Thomas .....	Exeter .....	15	1,500	525
Farmer, Richard .....	Exeter .....	20	2,000	700
Ferrier, Annie .....	Toronto .....	9	900	315
Gregory, Thomas, Estate of.....	Exeter .....	25	2,500	875
Greenway, Emily .....	Crescent Valley .....	20	2,000	700
Gowdy, Thomas, Estate of .....	Guelph .....	10	1,000	350
Goldie, James, Estate of .....	Guelph .....	20	2,000	700
Gummer, H .....	Guelph .....	10	1,000	350
Guthrie, Donald .....	Guelph .....	10	1,000	350
Hutton, James.....	Forest.....	50	5,000	1,750
Henderson, Jas. S., Rev.. .....	Kerrisdale, B.C.....	40	4,000	1,400
Hobson, John, Estate of.....	Guelph .....	20	2,000	700
Hutton, W. F.....	St. Mary's.....	40	4,000	1,400
Hicks, Mary J.....	Calgary.....	20	2,000	700
Jones, A. F. H., Estate of.....	Guelph .....	5	500	175
Kennedy, John.....	Guelph .....	30	3,000	1,050
Kelso, Wm.....	Mooretown.....	5	500	175
Lester, Thomas .....	Hamilton .....	10	1,000	350
Moore, H. P.....	Acton .....	10	1,000	350
Murton, H.....	Guelph .....	20	2,000	700
Melross, J., Estate.....	Galt.....	10	1,000	100
Mitton, J. H., Estate .....	Lower Melbourne, Que.	30	3,000	300
McGrail, J. A.....	Hastings .....	50	5,000	1,750
McElderry, Rose .....	Guelph .....	10	1,000	350
McKay, M. S.....	Galt.....	10	1,000	350
McKeown, Christina, Mrs.....	Orangeville .....	8	800	280
MacDonald, Alice.....	Guelph .....	9	900	315
McIntosh, Jas. I.....	Guelph .....	9	900	315
National Trust Co., Ltd., in trust for Mrs. G. A. Pemberton.....	.....	3	300	105
Nightingale, Jas.....	Brantford .....	10	1,000	350
Northcote, Mrs. Isabella G.....	Toronto .....	4	400	140
Presant, E. J.....	Blenheim.....	10	1,000	350
Putnam, G. A.....	Toronto .....	10	1,000	350
Randall, Mrs. Caroline, Estate....	Kitchener .....	10	1,000	350
Rumsey, Margaret A. A .....	St. Mary's .....	30	3,000	1,050
Ryan, G. B.....	Guelph .....	90	9,000	3,150
Russell, James .....	Fergus .....	10	1,000	350
Sleeman, George.....	Guelph .....	25	2,500	875
Samwell, George, Estate of.....	Exeter .....	50	5,000	1,750
Stanley, N. M.....	Brantford .....	20	2,000	700
Smith, D'Alton A., Dr.....	Mitchell.....	50	5,000	1,750
Tom, John Elgin.....	Goderich .....	50	5,000	1,750
Toronto General Trusts Corporation in trust for Mrs. I. Harriet Bacque	Toronto .....	3	300	105
Vivian, William.....	Tillsonburg .....	10	1,000	350
Webster, Louisa.....	Brantford .....	10	1,000	350
Wissler, J. R.....	Salem.....	60	6,000	2,100
Totals .....	.....	1,245	\$124,500	\$42,450



# RECAPITULATION

OF

Assets, Liabilities, Income and Expenditure of all  
Cash Mutual Fire Insurance Companies  
having Joint Stock Capital.



B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Mortgage, bonds and debentures or other securities.		Loans on debentures.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Fixed payment of 1916, unpaid.		Unassessed premium notes.		Re-insurance on losses.		Bills Receivable, short date notes or due bills.		Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1916.		Calls on capital stock unpaid.		All other assets.		Total.		Goad's plans, office furniture, etc. (Not extended.)		Subscribed capital stock uncalled.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange .....	52,571	08	17,964	00	819	34	34,126	63	14,238	01	.....	.....	6,559	31	.....	.....	.....	.....	4,522	17	.....	.....	.....	.....	130,900	54	1,677	74	43,650	00
Hand-in-Hand .....	131,342	52	23,739	86	2,049	03	28,432	08	15,682	64	.....	.....	8,808	16	.....	.....	.....	.....	13,914	27	.....	.....	.....	.....	223,968	56	1,700	60	50,000	00
Metropolitan .....	15,680	00	.....	.....	.....	.....	1,526	03	2,267	49	103	38	1,543	10	.....	.....	.....	.....	3,817	64	.....	.....	.....	.....	24,337	64	.....	.....	50,000	00
Millers' and Manufacturers' .....	113,116	39	21,915	00	2,724	64	16,900	04	10,810	50	364	25	21,765	19	.....	.....	.....	.....	7,882	56	.....	.....	641	41	196,059	98	2,505	24	100,000	00
Monarch .....	21,000	00	.....	.....	.....	.....	3,202	55	3,156	02	.....	.....	5,192	15	436	22	2,826	45	3,761	70	2,785	00	.....	.....	42,360	09	2,470	75	38,775	00
Wellington .....	67,337	07	.....	.....	369	67	6,906	07	2,356	10	107	30	23,461	45	.....	.....	.....	.....	1,198	90	.....	.....	.....	.....	101,736	56	2,500	00	80,925	00
Totals .....	401,047	06	63,618	86	5,962	68	91,093	40	48,510	76	574	93	67,369	36	436	22	2,826	45	35,097	24	2,785	00	641	41	719,963	37	10,854	33	363,350	00

The Government deposits at date of publication are as follows: Fire Insurance Exchange, \$25,000; Hand-in-Hand, \$35,000; Metropolitan, \$12,000; Millers' and Manufacturers' \$30,230.44; Monarch, \$21,000; Wellington, \$21,000.00.

\* Including Deposit Receipt deposited with Government: (1) \$10,000.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Losses unpaid at 31st December, 1916, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premiums.		Commission and bonus.		Re-insurance.		Rebates and return premiums unpaid.		Due to other Companies and persons.		All other liabilities.		Bills payable.		Total liabilities except capital stock.		Capital stock paid up.		Capital stock called and unpaid.		Reserve Fund (Company's Special Act, 10 Edw. VII., c. 58, s. 8.)		Number of policies.		Net amount at risk.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	4,640	06	52,349	37	.....	.....	.....	.....	.....	.....	70	00	337	33	.....	.....	57,396	76	43,650	00	.....	.....	.....	.....	35,160	.....	13,586,016	00
Hand-in-Hand.....	5,249	23	77,789	03	.....	.....	.....	.....	.....	.....	85	00	424	47	.....	.....	83,547	73	50,000	00	.....	.....	.....	.....	38,026	.....	17,498,205	00
Metropolitan .....	4,397	39	17,915	25	.....	.....	712	18	.....	131	48	.....	.....	.....	.....	.....	23,156	30	50,000	00	.....	.....	.....	.....	4,058	.....	2,902,498	00
Millers' and Manufacturers' .....	6,967	07	55,059	87	.....	.....	.....	.....	.....	.....	2,929	42	424	89	.....	.....	65,381	25	25,000	00	.....	.....	.....	.....	31,447	.....	13,527,826	00
Monarch.....	6,766	33	19,341	84	.....	.....	950	07	.....	142	59	.....	.....	.....	.....	.....	27,664	82	37,240	00	2,785	00	17,828	90	5,576	.....	4,481,471	89
Wellington .....	8,462	62	42,671	30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	51,133	92	42,450	00	1,125	00	.....	.....	8,204	.....	8,682,451	00
Totals .....	36,482	70	365,126	66	.....	.....	1,662	25	.....	274	07	3,146	92	1,186	69	.....	308,280	78	248,340	00	3,910	00	17,828	90	122,471	.....	60,678,467	89

Government deposits at date of publication are as follows: Fire Insurance Exchange, \$25,000; Hand-in-Hand, \$35,000; Metropolitan, \$12,000; Millers' and Manufacturers', \$30,230.44; Monarch, \$21,000; Wellington, \$21,000.

\*Hand-in-Hand Insurance Company also reported 31st December, 1916, the following Plate Glass Insurance: Number of risks, 743; amount, \$72,297.12.

B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Fixed payments of 1916.		Fixed payments or assessments of years prior to 1916.		Premiums on cash system.		For Re-Insurance Premiums.		Interest.		Fees, licenses and extra premiums.		Borrowed money.		For losses re-insured.		Rent.		Losses investigation and adjustment expense refunded and rebates.		Commission.		Galls and premiums on capital stock.		Agents' balances.		Other sources.		Total.		Received for securities (not extended).	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire Insurance Exchange.....	6,528	08	598	34	82,315	10	.....	.....	4,418	71	.....	.....	.....	.....	3,578	82	.....	.....	.....	.....	.....	.....	.....	.....	5,164	91	.....	.....	102,603	96	12,371	97
Hand-in-Hand .....	9,700	01	1,094	28	(a)124,346	09	.....	.....	8,506	95	.....	.....	.....	.....	14,019	47	.....	.....	.....	.....	2,899	62	.....	.....	7,282	34	.....	.....	167,848	76	17,984	58
Metropolitan .....	259	72	.....	.....	24,075	72	.....	.....	823	67	.....	.....	.....	.....	5,465	83	.....	.....	72	50	.....	.....	.....	.....	.....	.....	.....	.....	30,697	44	.....	.....
Millers' and Manufacturers'.....	28,349	43	877	22	97,137	66	.....	.....	7,253	23	.....	.....	.....	.....	17,862	57	.....	.....	313	18	.....	.....	.....	.....	.....	.....	8	45	151,801	74	40,739	87
Monarch.....	1,497	41	64	33	31,971	34	.....	.....	1,220	99	2	50	.....	.....	7,986	43	.....	.....	.....	.....	.....	.....	50	00	.....	.....	163	00	42,956	00	.....	.....
Wellington .....	7,620	55	99	00	65,770	23	.....	.....	3,141	86	362	85	.....	.....	2,765	58	.....	.....	.....	.....	.....	.....	.....	.....	2,579	43	1,559	34	83,898	84	.....	.....
Totals .....	53,955	20	2,733	17	425,616	14	.....	.....	25,365	41	365	35	.....	.....	51,678	70	.....	.....	385	68	2,899	62	50	00	15,026	68	1,730	79	579,806	74	71,096	42

(a) Plate glass premiums, \$5,600.18.



B.—CASH MUTUAL FIRE INSURANCE COMPANIES HAVING JOINT STOCK CAPITAL.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Expenses of Management.						Dividends and refunds to members.	Amount paid for losses.	Rebate and returned premiums.		Re-insurance.	Bills payable and repayment of loans.		All other payments.	Total.		Invested (not extended).
	Commission and bonus to agents.	Interest.	Costs in law.	Statutory assessment and license fees.	Salaries and general expenses.	Total expense of management.			\$	c.		\$	c.		\$	c.	
Fire Insurance Exchange.....	21,401 74	.....	.....	91 31	8,327 84	29,820 89	2,173 50	42,561 82	8,157 05	.....	9,163 32	.....	.....	55 00	91,931 58	30,353 73	
Hand-in-Hand .....	(a)31,218 72	.....	.....	149 34	11,234 75	42,602 81	5,000 00	(b)61,711 89	(c)11,152 19	.....	29,837 75	.....	.....	80 00	150,384 64	38,488 48	
Metropolitan .....	5,112 13	148 65	10 00	60 57	4,095 85	9,427 20	.....	18,009 55	4,171 41	.....	3,893 28	.....	.....	.....	35,501 44	.....	
Millers' and Manufacturers' .....	16,854 67	486 38	.....	84 07	13,474 70	30,899 82	3,390 15	61,378 54	9,812 74	.....	30,893 55	.....	.....	199 92	136,574 72	58,752 23	
Monarch.....	8,857 54	107 70	.....	80 98	4,164 11	13,210 33	.....	22,775 40	4,371 20	.....	4,591 81	.....	.....	713 87	45,662 61	.....	
Wellington .....	14,275 71	.....	.....	96 70	12,826 26	27,198 67	.....	44,028 47	4,922 81	.....	2,397 85	.....	.....	12 50	78,560 30	4,911 99	
Totals .....	97,720 51	742 73	10 00	562 97	54,123 51	153,159 72	10,563 65	250,465 67	42,587 40	.....	80,777 56	.....	.....	1,061 29	538,615 29	132,506 43	

(a) Plate Glass Branch, \$1,396.17.

(b) Plate Glass \$1,970.63.

(c) Plate Glass \$502.53.



# Strictly Mutual Fire Insurance Companies.

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YEAR ENDING 31st DECEMBER, 1916.

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can readily be found by referring to the Index Register at the end of this volume.



ALGOMA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SAULT STE. MARIE, ONT.

*Commenced business 23rd June, 1899.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors.*

Chas. Young .....	Richard's Landing, Ont.
Wm. A. Beatty .....	Manitowaning, Ont.
F. H. Schoales .....	Laird, Ont.
Hy. Knight, Jr. ....	Korah, Ont.
Wm. Vincer .....	Mindemoya, Ont.
Geo. H. Cook .....	Fernlee, Ont.
W. H. Whalen .....	Walford, Ont.
A. Legendre .....	Verner, Ont.

*Officers.*

Chas. Young, President .....	Richard's Landing, Ont.
W. A. Beatty, Vice-President .....	Manitowaning, Ont.
Lt.-Col. T. H. Elliott, Secretary-Treasurer .....	Sault Ste. Marie, Ont.

*Auditors.*

C. W. McCrea .....	Sault Ste. Marie, Ont.
W. B. Moorhouse .....	Sault Ste. Marie, Ont.

Unassessed premium not capital, \$26,998.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont. ....	\$3,334 42
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	26,998 60
Office furniture (not extended) .....	\$200 00
Total assets .....	<u>\$30,333 02</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$4,167 73	
Cash received by Company as membership fees		\$384 00
“ as fixed payments due in 1916		4,682 10
“ interest . . .		107 37
“ transfer fees		8 50
Total receipts		<u>\$5,181 97</u>

EXPENDITURE.

Expenses of management:

Cash paid for agents' commission	\$579 50
“ investigation of claims	69 06
“ salaries, directors' and auditors' fees	621 00
“ statutory assessment and license fee	15 79
“ law costs	10 00
“ taxes (Government and Municipal)	14 22
“ travelling expenses	182 25
“ printing, stationery and advertising	163 80
“ postage, telephone, telegrams and express	171 61
“ inspection risks	30 20
“ other expenses	14 50
Total expenses of management	<u>\$1,871 93</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1916	3,991 15
“ rebate . . .	152 20
Total expenditure	<u>\$6,015 28</u>

CURRENCY OF RISKS.

Three Years.

Amount covered by Policies in force 31st December, 1916	\$1,349,930 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	1,172	\$1,245,491 00
Policies new and renewed during 1916	385	467,110 00
Gross number and amount in force during 1916	1,557	\$1,712,601 00
Less expired and cancelled in 1916	433	362,671 00
Net risks in force 31st December, 1916	1,124	<u>\$1,349,930 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On policies in force 31st December, 1916.

Three years.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$40,508 90
Amount of all premium note after deducting all payments thereon and assessments levied .....	26,998 60
Amount of premium notes received during the year 1916 .....	14,024 30
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	4,682 10



AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

Commenced business 23rd July, 1894.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

A. W. Hitchins .....	Emerald, Ont.
R. A. Fowler .....	Emerald, Ont.
F. P. Instant .....	Stella (R.R. 1), Ont.
John Glen .....	Stella (R.R. 2), Ont.
Wm. Glen, Jr. ....	Stella (R.R. 1), Ont.
John Richards .....	Stella (R.R. 1), Ont.
Wm. Glen, Sr. ....	Stella (R.R. 2), Ont.
W. A. Hitchins .....	Emerald, Ont.
Samuel Miller .....	Stella (R.R. 2), Ont.

Officers:

A. W. Hichins, President .....	Emerald, Ont.
R. A. Fowler, Vice-President .....	Emerald, Ont.
F. P. Instant, Secretary-Treasurer .....	Stella (R.R. 1), Ont.

Auditors:

John Filson .....	Stella (R.R. 2), Ont.
W. P. Tugwell .....	Stella (R.R. 2), Ont.

Unassessed premium note capital, \$8,473.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value Dominion War Loan .....	\$1,000 00
Cash on hand .....	\$87 40
Cash in Bank of Montreal, Kingston .....	2,479 91
	<hr/>
	2,567 31
Cash in agents' hands .....	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	8,473 96
Notes or due bills less than one year overdue (not extended) ..	\$24 40
	<hr/>
Total assets .....	\$12,041 27

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1915 (not extended) .....	\$3,365 61	
Cash received as fixed payments of 1916 .....		\$643 80
“ fixed payments due in prior years .....		23 60
“ for interest .....		91 75
“ agents' balances of 1915 received in 1916 .....		29 20
Total receipts .....		<u>\$788 35</u>

EXPENDITURE.

Expenses of management:

Cash paid for commission to agents .....	\$129 93	
“ fuel and light .....	6 00	
“ statutory assessment and license fee .....	7 29	
“ travelling expenses .....	3 00	
“ salaries, directors' fees, etc. ....	120 50	
“ printing, stationery and advertising .....	6 75	
“ postage, telephone, telegrams and express .....	7 45	
“ Fire Marshal .....	1 78	
Total expenses of management .....		<u>\$282 70</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	319 00	
“ rebates . . . . .	8 75	
“ contribution to Fire Underwriters Association .....	4 00	
Total expenditure .....		<u>\$614 45</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year.	Three years.	Total.
Mutual . . . . .	\$800 00	\$264,875 00	\$265,775 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	187	\$264,225 00
Policies new and renewed during 1916 .....	60	80,725 00
Gross number and amount in force during 1916 .....	247	\$344,950 00
Less expired and cancelled in 1916 .....	60	79,175 00
Net risks in force 31st December, 1916 .....	187	<u>\$265,775 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	One year.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$16 00	\$10,581 60	\$10,597 60
Amount of all premium notes, after de- ducting all payments thereon and assessments levied . . . . .	12 80	8,461 16	8,473 96
Amount of premium notes received during year of 1916 . . . . .	16 00	3,185 00	3,201 00
Payments on the premium notes of 1916 including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st Dec., 1916	3 20	640 60	643 80



HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

*Commenced business 3rd February, 1875.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Fred Willert .....	Dashwood, Ont.
John E. Sparrow .....	Varna, Ont.
Christian Stade .....	Dashwood, Ont.
Wm. Lamont .....	Zurich, Ont.
Roy Sheritt .....	Parkhill, Ont.
Wm. Consit .....	Zurich, Ont.
John Pfaff .....	Zurich, Ont.
Henry Neeb .....	Zurich, Ont.
W. T. Caldwell .....	Hensall, Ont.

*Officers:*

Fred. Willert, President .....	Dashwood, Ont.
John E. Sparrow, Vice-President .....	Varna, Ont.
Henry Eilber, M.P.P., Manager .....	Crediton, Ont.

*Auditors:*

August G. Ehnes .....	Zurich, Ont.
Jacob Haberer .....	Zurich, Ont.

Unassessed premium note capital, \$199,392.54.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on deposit, Bank of Commerce, Crediton, Ont. ....	\$2,179 93
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	199,392 54
Total assets .....	<u>\$201,572 47</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,992 98
Cash received for taking application (not extended) .....	718 50
Cash received, fixed payments due in 1916 .....	\$581 70
Cash received, salvage .....	05
Cash received for interest .....	113 09
Total receipts .....	<u>\$694 84</u>

EXPENDITURE.

Expenses of management:		
Cash paid to agents in fees (not extended) .....	\$718 50	
Amount paid for on applications filed with Board .....		\$114 00
“ investigation and adjustment of claims .....		43 85
“ statutory assessment and license fee .....		48 70
“ printing, stationery and advertising .....		110 85
“ salaries, directors’ and auditors’ fees .....		310 90
“ travelling expenses .....		4 50
“ taxes . . . . .		32 52
“ postage, telephone, telegrams and express .....		95 17
“ rent . . . . .		25 00
“ other expenses .....		3 43
Total expenses of management .....		\$788 92
Miscellaneous payments:		
Cash paid for losses which occurred during 1916 .....		2,718 97
Total expenditure .....		<u>\$3,507 89</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$5,172,780 00

MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,010	\$5,042,545 00
Policies new and renewed during 1916 .....	479	1,151,285 00
Gross number and amount in force during 1916 .....	2,489	\$6,193,830 00
Less expired and cancelled in 1916 .....	449	1,021,050 00
Net risks in force 31st December, 1916 .....	2,040	<u>\$5,172,780 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four year risks.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$212,188 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	199,392 54
Amount of premium notes received during the year 1916 .....	47,371 00
Payments on premium notes of 1916, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1916 .....	581 70

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, AYR.

Commenced business 13th December, 1893.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Charles Gurney, J.P. ....Paris (R.R. 3), Ont.  
George D. Black .....Ayr (R.R. 3), Ont.  
Andrew L. Easton .....Princeton (R.R. 2), Ont.  
A. L. Kitchen .....St. George (R.R. 2), Ont.  
Murdo M. Lillico .....Bright (R.R. 3), Ont.  
John Shiel .....Galt (R.R. 4), Ont.

Officers:

Charles Gurney, President .....Paris (R.R. 3), Ont.  
George D. Black, Vice-President .....Ayr (R.R. 3), Ont.  
Joseph Wrigley, Secretary-Treasurer .....Ayr (R.R. 3), Ont.

Auditors:

John L. Black .....Ayr (R.R. 3), Ont.  
Thomas Mitchell .....Ayr, Ont.

Unassessed premium note capital, \$183,384.18.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash in Bank of Commerce, Ayr .....	\$2,716 84	
Cash in Standard Reliance Mortgage Corporation, Ayr .....	4,964 37	
		\$7,681 21
Amount unpaid of assessments of 1916 .....		115 26
Amount unpaid of assessment of prior years .....		34 42
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		183,384 18
Total assets .....		\$191,215 07

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$9,502 50	
Cash received for policy fees .....		\$350 00
“ assessments of 1916 .....		5,527 79
“ assessments of prior years .....		166 70
“ interest . . . . .		319 93
“ cancelled policies .....		16 56
Total receipts .....		<u>\$6,380 98</u>

## EXPENDITURE.

Expenses of management:		
Amount paid for travelling expenses .....		\$15 00
“ statutory assessment and license .....		43 27
“ taxes . . . . .		27 62
“ rent . . . . .		9 00
“ salaries, directors' and auditors' fees .....		1,167 15
“ printing, stationery and advertising .....		59 11
“ postage, telephone, telegrams and express .....		84 20
“ fee Underwriters' Association .....		7 00
“ law costs .....		50
Total expenses of management .....		<u>\$1,412 85</u>
Miscellaneous payments:		
Amount paid for losses which occurred during 1916 .....		6,789 42
Total expenditure .....		<u>\$8,202 27</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$4,617,855 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,463	\$4,417,065 00
Policies taken during 1916 .....	434	1,326,530 00
Gross number and amount in force during 1916 .....	1,897	\$5,743,595 00
Less expired and cancelled in 1916 .....	397	1,125,740 00
Net risks in force 31st December, 1916 .....	1,500	<u>\$4,617,855 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$197,208 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	183,384 18
Amount of premium notes received during the year 1916 .....	56,334 50
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	5,527 79
Notes for fixed payments unpaid at 31st December, 1916 .....	115 26

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

*Commenced business 31st October, 1874.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Geo. M. McCartney ..... Wellington, Ont.  
Byron E. Harrison ..... Waupoos East, Ont.  
Charles Lauder ..... Mountain View, Ont.  
E. B. Purtelle ..... Bloomfield, Ont.  
Edward T. Plews ..... Picton, Ont.  
M. F. Hawkins ..... Cherry Valley, Ont.  
W. Asa Foster ..... Picton (R.R. 8), Ont.  
Adolphus Roblin ..... Picton (R.R. 6), Ont.  
Joseph H. Pine ..... Bloomfield (R.R. 1), Ont.  
Thos. Welbanks ..... Milford, Ont.

*Officers:*

Geo. M. McCartney, President ..... Wellington, Ont.  
Byron E. Harrison, Vice-President ..... Waupoos East, Ont.  
M. R. German, Secretary-Treasurer ..... Picton, Ont.

*Auditors:*

Walter Striker ..... Milford, Ont.  
H. H. Huff ..... Bloomfield, Ont.

Unassessed premium note capital, \$47,699 75

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash in Bank of Montreal, Picton .....	\$47 66	
Cash in Bank of Nova Scotia, Picton .....	1,943 49	
Cash in Union Bank, Picton .....	1,177 51	
		<hr/>
		\$3,168 66
Amount unpaid of fixed payments of 1916 .....		97 05
Amount unpaid of fixed payments prior to 1916 (not extended) ..	\$7 45	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		47,699 75
		<hr/>
Total assets .....		\$50,965 46



LIABILITIES.

Amount of losses supposed or reported .....	\$10 00
“ re-insurance . . . . .	25 90
“ due secretary .....	4 00
“ other . . . . .	3 00
	<hr/>
Total liabilities .....	\$42 90
	<hr/>

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$2,946 10
Cash received for fixed payments of 1916 .....	\$6,336 00
“ fixed payments due in prior years .....	36 65
“ interest . . . . .	91 79
“ re-insurance on losses .....	41 67
“ all other .....	2 55
	<hr/>
Total receipts .....	\$6,508 66
	<hr/>

EXPENDITURE.

Expenses of Management:	
Amount paid for commission to agents .....	\$1,022 88
“ investigation and adjustment of claims .....	30 00
“ salaries, directors' and auditors' fees .....	954 20
“ taxes . . . . .	17 15
“ statutory assessment and license .....	23 18
“ printing, stationery and advertising .....	158 20
“ calendars . . . . .	110 00
	<hr/>
Total expenses of management .....	\$2,315 61
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	3,803 74
“ rebate . . . . .	125 05
“ re-insurance . . . . .	53 70
	<hr/>
Total expenditure .....	\$6,298 10
	<hr/>

CURRENCY OF RISKS:

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$2,234,585 00
Less re-insured .....	9,900 00
	<hr/>
Net amount of risks at 31st December, 1916 .....	\$2,224,685 00
	<hr/>

MOVEMENT IN RISKS,

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,157	\$2,098,940 00
Policies new and renewed during 1916 .....	474	875,125 00
Gross number and amount in force during 1916 .....	1,631	\$2,974,065 00
Less expired and cancelled in 1916 .....	424	739,480 00
Net risks in force 31st December, 1916 .....	1,207	\$2,234,585 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$59,586 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	47,699 75
Amount of premium notes received during the year 1916 .....	18,380 00
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1916 .....	2,503 05

## BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

*Commenced business 27th March, 1876.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

George B. Webster.....	St. Mary's, Ont.
Robert Berry.....	St. Mary's, Ont.
Hilson Stanley.....	Granton, Ont.
Thomas H. Driver.....	Science Hill, Ont.
W. L. Switzer .....	St. Mary's, Ont.
James More.....	Kirkton, Ont.
George Hookway .....	Science Hill, Ont.
Duncan McVannel.....	St. Mary's, Ont.
Robert Knowles .....	Granton, Ont.

*Officers:*

George B. Webster, President.....	St. Mary's, Ont.
Robert Berry, Vice-President.....	St. Mary's, Ont.
J. H. Jameson, Secretary-Treasurer.....	St. Mary's, Ont.

*Auditors:*

R. W. Switzer.....	St. Mary's, Ont.
J. J. Bellamy.....	St. Mary's, Ont.

Unassessed premium note capital, \$59,865.56.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash on hand at head office .....	\$238 37	
Cash in Molsons Bank, St. Mary's .....	2,316 78	
" Bank of Montreal, St. Mary's Ont. ....	1,641 71	
" Royal Bank, St. Mary's, Ont. ....	1,842 28	
" Merchants Bank, Granton, Ont. ....	1,889 11	
		\$7,928 25
Amount unpaid of assessments levied before 1916 .....		233 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		59,865 56
Total assets .....		\$68,027 19



LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$7,833 14	
Cash received for assessments levied in 1916		\$2,948 14
“ assessments prior to 1916		158 21
“ interest		203 51
Total receipts		<u>\$3,309 86</u>

EXPENDITURE.

Expenses of management:		
Amount paid for investigation of claims		\$14 00
“ statutory assessment and license fee		21 24
“ taxes		8 53
“ salaries, directors’ and auditors’ fees		194 00
“ printing, stationery and advertising		85 75
“ postage, telephone, telegrams and express		25 00
“ other expenses		27 00
Total expenses of management		<u>\$375 52</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916		2,839 23
Total expenditure		<u>\$3,214 75</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual	\$2,031,423 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	824	\$1,874,500 00
Policies new and renewed during 1916	335	826,873 00
Gross number and amount in force during 1916	1,159	\$2,701,373 00
Less expired and cancelled in 1916	298	669,950 00
Net risks in force 31st December, 1916	861	<u>\$2,031,423 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment .....	\$65,523 72
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	59,865 56
Amount of premium notes received during the year 1916 .....	26,334 43
Payments on premium notes of 1916, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1916 .....	2,948 14

NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, CHESTERFIELD.

Commenced business 18th August, 1861.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Robert Baird.....	New Hamburg (R.R. 1), Ont.
Thos. E. West.....	Woodstock, Ont.
Charles D. Brown .....	New Hamburg (R.R. 1), Ont.
John Walton .....	Woodstock, Ont.
Robert Smith .....	Hickson, Ont.
W. A. Beattie .....	Bright (R.R. 4), Ont.
Hy. Sippel .....	Bright (R.R. 1), Ont.
R. J. Thomas .....	Bright (R.R. 4), Ont.
Benjamin Bickell .....	Bright (R.R. 1), Ont.

Officers:

Robert Baird, President .....	New Hamburg (R.R. 1), Ont.
Thomas E. West, Vice-President .....	Woodstock, Ont.
D. R. Stauffer, Secretary-Treasurer .....	Bright (R.R. 2), Ont.

Auditors:

A. L. Currah .....	Bright (R.R. 1), Ont.
E. J. Smart .....	Plattsville, Ont.

Unassessed premium note capital, \$96,516.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Actual cash on hand at head office .....	\$25 28	
Cash on deposit in Standard Bank, Bright, Ont. ....	2,046 49	
Cash on deposit in Standard Bank, Bright, Ont., Sav. account..	129 62	
		\$2,201 39
Amount unpaid of assessments levied in 1916 .....		420 30
Amount of unpaid assessments levied in prior years (not extended) . . . . .	\$11 61	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		96,516 43
Office furniture and safe (not extended) .....	\$40 00	
Total assets .....		\$99,138 12

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$2,201 39
Cash received at taking of application held by agents .....	\$187 00
Cash received for assessments levied in 1916 .....	4,676 07
“ assessments levied prior to 1916 .....	475 89
“ interest . . . . .	11 94
“ transfer fees .....	2 00
Total receipts .....	<u>\$5,352 90</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for printing, stationery and advertising .....	\$104 51
“ postage, telephone, telegrams and express .....	30 00
“ salaries, directors' and auditors' fees .....	731 60
“ rent of rooms and cost of directors' meetings .....	9 50
“ statutory assessment and license fee .....	24 00
“ travelling expenses .....	14 10
“ law costs .....	2 10
“ taxes . . . . .	14 35
“ calendars . . . . .	73 50
“ other expenses .....	5 00

Total expenses .....	<u>\$1,008 66</u>
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## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	2,956 26
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Total expenditure .....	<u>\$3,964 92</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$2,263,475 00

## MOVEMENT OF RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	737	\$2,195,985 00
Policies new and renewed during 1916 .....	206	609,540 00
Gross number and amount in force during 1916 .....	943	\$2,805,525 00
Less expired and cancelled in 1916 .....	195	542,050 00
Net risks in force 31st December, 1916 .....	748	<u>\$2,263,475 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$106,180 10
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	96,516 43
Amount of premium notes received during the year 1916 .....	28,667 35

## CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business 20th September, 1878.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Alex. L. Noble, Lieut.-Col.....	Norval, Ont.
R. A. Thompson .....	Lynden, Ont.
S. R. Stuart .....	New Hamburg, Ont.
N. H. Stevens .....	Chatham, Ont.
Neil C. Sinclair .....	St. Thomas, Ont.
Roswell Goldie .....	Guelph, Ont.

*Officers:*

Alexander L. Noble, President .....	Norval, Ont.
R. A. Thomson, Vice-President .....	Lynden, Ont.
J. T. White, Secretary-Treasurer .....	Hamilton, Ont.

*Auditors:*

W. Anderson .....	Hamilton, Ont.
Robt. H. Paisley .....	Hamilton, Ont.

Unassessed premium note capital, \$87,448.10.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash value of mortgages .....	\$6,000 00
Bonds and debentures .....	254,361 43
Cash on hand, head office .....	390 35
Cash on deposit to the Company's credit, not drawn against, in Royal Bank, Hamilton .....	13,613 80
	<hr/>
	14,004 15
Amount unpaid of fixed payments of 1916 .....	491 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	87,448 10
Amount interest accrued .....	6,449 37
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Total assets .....	\$368,754 15

## LIABILITIES.

Amount of loss under adjustment .....	\$8,000 00
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## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$6,525 29	
Cash received as fixed payments of 1916 .....		\$28,196 95
“ as fixed payments due in prior years .....		653 50
“ as interest .....		14,587 73
“ from realization of investments, e.g., debentures, and other securities during 1916 (not ex- tended) . . . . .	\$14,989 08	
“ from other sources .....		37 28
Total receipts .....		<u>\$43,475 46</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for law costs .....	\$24 00
“ investigation and adjustment of claims .....	4 50
“ statutory assessment and license fee (Ontario) .....	15 15
“ printing, stationery and advertising .....	268 52
“ salaries, directors' and auditors' fees .....	4,497 00
“ postage, telephone, telegrams, express and exchange	274 68
“ travelling expenses .....	319 15
“ fuel and light .....	6 00
“ taxes . . . . .	34 54
“ rent . . . . .	250 00
“ other expenses .....	433 44
Total expenses of management .....	<u>\$6,126 98</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	312 44
“ rebate . . . . .	629 05
“ re-insurance . . . . .	17 33
“ refund to policyholders .....	8,758 18
“ investments (not extended) .....	\$34,481 70
“ Patriotic Fund, Red Cross and other charities .....	660 00
Total expenditure .....	<u>\$16,503 98</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year or less.	Three years.	Total.
Mutual . . . . .	\$18,500 00	\$1,193,470 00	\$1,211,970 00

## Re-insurance.

Mutual . . . . .		1,000 00	1,000 00
Net risks in force 31st December, 1916 .....	<u>\$18,500 00</u>	<u>\$1,192,470 00</u>	<u>\$1,210,970 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	378	\$1,173,520 00
Policies new and renewed during 1916 .....	173	481,100 00
Gross number and amount in force during 1916 .....	551	\$1,654,620 00
Less expired and cancelled in 1916 .....	131	442,650 00
Net risks in force 31st December, 1916 .....	420	\$1,211,970 00

CLASSIFICATION OF RISKS:

Manufacturing.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	One-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$642 00	\$141,162 50	\$141,805 50
Amount of all premium notes after deducting all payments thereon and assessments levied .....	403 50	87,044 60	87,448 10
Amount of premium notes received during the year 1916 .....	642 00	53,275 00	53,917 00
Payments on premium notes of 1916, includ- ing all sums credited on said premium notes:			
Cash paid to 31st December, 1916.....	238 50	27,958 45	28,196 95
Notes for fixed payments or assessments unpaid at 31st December, 1916 .....	.....	.....	491 10

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

Commenced business 28th June, 1884.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Wm. Young .....	Mount Brydges, Ont.
D. Campbell .....	Southwold, Ont.
J. Switzer .....	Lambeth, Ont.
Archie Walker .....	Muncey, Ont.
Duncan M. McNeil .....	Strathroy, Ont.
E. Howlett .....	Southwold, Ont.
D. Limon .....	Strathroy, Ont.
Jas. I. Sutherland .....	Mount Brydges, Ont.
R. Sutherland .....	Mount Brydges, Ont.
H. M. Smith .....	Delaware, Ont.
J. D. Carruthers .....	Melbourne, Ont.
W. Veale .....	Mount Brydges, Ont.

Officers:

Wm. Young, President .....	Mount Brydges, Ont.
D. Campbell, Vice-President .....	Southwold, Ont.
E. W. J. Sutherland, Secretary-Treasurer .....	Mount Brydges, Ont.

Auditors:

J. H. Matthews .....	Delaware, Ont.
W. Blair .....	Mount Brydges, Ont.

Unassessed premium note capital \$56,897.86.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Amount cash at head Office .....	\$7 63	
" Union Bank, Mount Brydges .....	1,093 55	
" Union Bank, Melbourne .....	993 30	
" Royal Bank, Strathroy .....	1,740 33	
" Bank British North America, London .....	426 35	
" Home Bank, Delaware .....	275 58	
		\$4,536 74
Amount unpaid fixed payments of 1916 .....		77 84
Amount of premium notes in force after deducting all payments thereon		
and assessments levied .....	56,897 86	
Amount interest .....		11 00
Total assets .....		\$61,523 44



## LIABILITIES.

Amount of retained balance premium notes .....	\$187 83
Total liabilities .....	<u>\$187 83</u>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,033 56
Cash received at head office, Fees .....	\$178 50
" as fixed payments of 1916 .....	4,647 53
" as fixed payments due in prior years .....	66 95
" as interest .....	162 30
" all other .....	147 90
Total receipts .....	<u>\$5,203 18</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	\$178 50
" investigation and adjustment of claims .....	32 00
" statutory assessment and license fee .....	23 18
" taxes . . . . .	15 31
" travelling . . . . .	1 25
" printing, stationery and advertising .....	83 15
" salaries, directors' and auditors' fees .....	457 55
" postage, telephone, telegrams and express .....	71 40
" law costs .....	142 21
" other expenses .....	29 00

Total expenses of management .....	<u>\$1,033 55</u>
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## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	3,496 94
" rebate . . . . .	125 61
" all other .....	43 90

Total expenditure .....	<u>\$4,700 00</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	<u>\$2,190,626 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	936	\$2,098,026 00
Policies new and renewed during 1916 .....	357	854,370 00
Gross number and amount in force during 1916 .....	1,293	\$2,952,396 00
Less expired and cancelled in 1916 .....	345	761,770 00
Net risks in force 31st December, 1916 .....	948	\$2,190,626 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$65,718 78
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	56,897 86
Amount of premium notes received during the year 1916 .....	25,631 10
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	1,794 32

TOWNSHIP OF CLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

Commenced business 22nd August, 1898.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Adelbert Jamieson .....	Wellandport, Ont.
Elijah Durham .....	Smithville, Ont.
C. M. Honsburger .....	Jordan Station, Ont.
A. G. Pettit .....	Grimsby, Ont.
Isaac Jarvis .....	Beamsville, Ont.
W. A. Griffis .....	St. Catharines, Ont.

Officers:

Adelbert Jamieson, President .....	Wellandport, Ont.
Elijah Durham, Vice-President .....	Smithville, Ont.
G. W. Tinlin, Secretary-Treasurer .....	Beamsville, Ont.

Auditors:

W. D. Fairbrother .....	Beamsville, Ont.
J. D. Albright .....	Beamsville, Ont.

Unassessed premium note capital, \$75,548 27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash at head Office .....	\$693 58	
Cash in Bank of Hamilton, Beamsville .....	980 55	
		\$1,674 13
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		75,548 27
Amount of unpaid assessments which were levied in 1916 .....		161 64
Total assets .....		\$77,384 04

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$814 72	
Cash received as fixed payments due in 1916 .....		\$3,942 55
“ due in prior years .....		72 08
“ interest during 1916 .....		31 54
Total receipts .....		\$4,046 17



EXPENDITURE.

Expenses of management:		
Cash paid for agents' fees .....		\$27 20
"    law costs .....		335 59
"    statutory assessment and license fee .....		23 74
"    salaries, directors' and auditors' fees .....		448 20
"    rent .....		21 00
"    printing and stationery .....		24 75
"    investigation of claims .....		7 00
"    postage, telephone, telegrams and express .....		76 93
Total expenses of management .....		<u>\$964 41</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1916 .....		72 00
"    losses which occurred in 1916 .....		2,123 25
"    rebates .....		15 57
"    war tax .....		11 53
Total expenditure .....		<u><u>\$3,186 76</u></u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual .....	\$2,296,125 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,093	\$2,163,110 00
Pollicies new and renewed during 1916 .....	426	864,840 00
Gross number and amount in force during 1916 .....	1,519	\$3,027,950 00
Less expired and cancelled in 1916 .....	395	731,825 00
Net risks in force 31st December, 1916 .....	1,124	<u><u>\$2,296,125 00</u></u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$82,808 07
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	75,548 27
Amount of premium notes received during the year 1916 .....	31,479 07
Payments on the premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	3,942 55
Notes for fixed payments unpaid at 31st December, 1916 .....	161 64

## CULROSS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TEESWATER.

*Commenced business 3rd June, 1872.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

K. McKenzie .....	Teeswater, Ont.
F. G. Moffat .....	Teeswater, Ont.
Thos. B. Aitken .....	Teeswater, Ont.
John Rutherford .....	Glenannan, Ont.
A. Simpson .....	Teeswater, Ont.
Robert Grant .....	Teeswater, Ont.

*Officers:*

Kenneth McKenzie, President .....	Teeswater, Ont.
F. G. Moffat, Vice-President .....	Teeswater, Ont.
D. McIntosh, Secretary-Treasurer .....	Teeswater, Ont.

*Auditors:*

John McRae .....	Teeswater, Ont.
Alex. McKague .....	Teeswater, Ont.

Unassessed premium note capital, \$62,464.45.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Actual cash on hand at head office .....	\$30 13	
Cash in Bank of Hamilton, Teeswater .....	4,168 76	
Cash in Molsons Bank, Teeswater .....	4,020 68	
		\$8,219 57
Amount unpaid of assessments levied during 1916 .....		701 30
Amount unpaid of assessments levied during previous years ....	\$173 38	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		62,464 45
Total assets .....		\$71,385 32

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$5,742 74	
Cash received for assessments levied in 1916 .....		\$2,566 10
“ assessments levied in years prior to 1916 .....		998 77
“ interest .....		203 49
Total receipts .....		\$3,768 36

EXPENDITURE.

Expenses of management:

Amount paid for commission to agents .....	\$162 00
" investigation of claims .....	3 50
" postage, telephone, telegrams and express .....	23 80
" law costs .....	2 00
" statutory assessment and license .....	19 90
" salaries, directors' and auditors' fees .....	331 80
" printing, stationery and advertising .....	54 50
" Provincial Tax .....	7 37
" rent and caretaker .....	22 00
" travelling expenses .....	16 00
" agents' license .....	3 00
<hr/>	
Total expenses of management .....	\$645 87

Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	645 66
<hr/>	
Total expenditure .....	<u>\$1,291 53</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual .....	\$1,722,560 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	848	\$1,720,600 00
Policies new and renewed during 1916 .....	303	663,035 00
<hr/>		<hr/>
Gross number and amount in force during 1916 .....	1,151	\$2,383,635 00
Less expired and cancelled in 1916 .....	301	661,075 00
<hr/>		<hr/>
Net risks in force 31st December, 1916 .....	850	<u>\$1,722,560 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$68,902 40
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	62,464 45
Amount of premium notes received during the year 1916 .....	26,521 40



## DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT ELGIN.

*Commenced business 18th May, 1887.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

R. W. Brink .....	Woodstock, Ont.
J. G. Currie .....	Ingersoll, Ont.
John Campbell .....	Salford (R.R. 1), Ont.
Charles Williams .....	Tillsonburg, Ont.
James Little .....	Ingersoll, Ont.
Frank H. Harris .....	Mt. Elgin, Ont.

*Officers:*

R. W. Brink, President .....	Woodstock, Ont.
J. G. Currie, Vice-President .....	Ingersoll, Ont.
T. R. Mayberry, Secretary-Treasurer .....	Ingersoll, Ont.

*Auditors:*

W. A. Elliot .....	Ingersoll, Ont.
J. A. Morrison .....	Mt. Elgin, Ont.

Unassessed premium note capital, \$103,511 55.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash on hand, head office .....	\$144 22
Cash in Royal Bank, Ingersoll .....	938 89
Amount unpaid of fixed payments of 1916 .....	337 27
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$103,511 55
Less residue given for re-insurance .....	1,227 90
	<hr/> 102,283 65
Total assets .....	<hr/> \$103,704 03 <hr/>

## LIABILITIES.

Amount of promissory notes issued by the Company .....	\$6,075 00
" interest accrued .....	11 50
Total liabilities .....	<hr/> \$6,086 50 <hr/>

## RECEIPTS,

Cash balance at 31st December, 1915 (not extended) .....	\$1,794 65	
Cash received as fixed payments of 1916 .....		\$5,369 60
“ fixed payments prior years .....		66 44
“ for interest .....		20 77
“ cash borrowed during 1916 .....		6,075 00
Total receipts .....		<u>\$11,531 81</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for statutory assessment and license .....	\$27 34
“ investigation and adjustment of claims .....	108 00
“ salaries, directors' and auditors' fees .....	679 20
“ printing, stationery and advertising .....	69 35
“ postage, telephone, telegrams and express .....	85 60
“ rent . . . . .	3 00
“ interest . . . . .	21 85
“ taxes (Government and Municipal) .....	14 91
“ travelling expenses .....	27 00
“ other expenses of management .....	10 41
Total expenses of management .....	<u>\$1,046 66</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916.....	1,025 00
“ losses which occurred in 1916 .....	9,952 66
“ re-insurance . . . . .	87 35
“ rebate . . . . .	131 68
Total expenditure .....	<u>\$12,243 35</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual .....	\$2,798,136 00
Re-insurance . . . . .	43,650 00
Net risks .....	<u>\$2,754,486 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,001	\$2,578,554 00
Policies new and renewed during 1916 .....	413	1,200,175 00
Gross number and amount in force during 1916 .....	1,414	\$3,778,729 00
Less expired and cancelled in 1916 .....	359	980,593 00
Net risks in force 31st December, 1916 .....	1,055	<u>\$2,798,136 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$114,207 90
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	103,571 55
Amount of premium notes taken during the year 1916 .....	48,370 10
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,452 51
	<hr/>
Amount of premium notes given by the Company for re-insurance .....	1,315 25
Less payments made thereon .....	87 35
	<hr/>
Residue of said premium notes for which the Company is still liable ....	\$1,227 90



NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HARRIETSVILLE.

Commenced business 8th January, 1869.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

J. C. Dance .....	Kingsmill, Ont.
John A. Charlton .....	Springfield, Ont.
J. H. Barr .....	Harrietsville, Ont.
S. McDermand .....	Port Burwell, Ont.
H. Rickard .....	Dorchester Station, Ont.
A. E. Jackson .....	Mossley, Ont.

Officers:

J. C. Dance, President .....	Kingsmill, Ont.
John A. Charlton, Vice-President .....	Springfield, Ont.
S. E. Facey, Secretary-Treasurer .....	Harrietsville, Ont.

Auditors:

B. R. Barr .....	Mossley, Ont.
W. W. Kiddie .....	Belmont, Ont.

Unassessed premium note capital, \$143,924.04.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash deposit in Royal Bank, Ingersoll .....	\$957 28	
"       Royal Bank, Aylmer .....	3,167 11	
"       Royal Bank, Springfield .....	432 98	
"       Bank of Nova Scotia, Harrietsville .....	14,826 31	
"       Bank of Toronto, Dorchester Station, Ont. ....	1,350 00	
		\$20,733 68
Amount unpaid of fixed payments, 1916 .....		827 65
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$143,924 04	
Less residue given for re-insurance .....	631 40	
		143,292 64
Office furniture (not extended) .....	210 00	
Total assets .....		\$164,853 97

LIABILITIES.

Amount due Treasurer .....	\$21 35
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RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$24,591 97	
Cash received as fixed payments of 1916		\$10,967 69
“ fixed payments of prior years		72 75
“ interest		661 71
Total receipts		<u>\$11,702 15</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		\$411 50
“ travelling expenses		40 00
“ printing, advertising and stationery		129 35
“ statutory assessment and license		49 39
“ rent		2 00
“ salaries, directors' and auditors' fees		835 30
“ postage, telephone, telegrams and express		120 60
“ dues Mutual Underwriters' Association		7 00
“ taxes		32 10
Total expenses of management		<u>\$1,627 24</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916		13,559 49
“ re-insurance		47 70
“ rebates		347 36
Total expenditure		<u>\$15,581 79</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual	\$5,487,325 00
Re-insurance	22,550 00
Net risks	<u>\$5,464,775 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	2,019	\$5,122,295 00
Policies new and renewed during 1916	891	2,265,200 00
Gross number and amount in force during 1916	2,910	\$7,387,495 00
Less expired and cancelled in 1916	763	1,900,170 00
Net risks in force 31st December, 1916	2,147	<u>\$5,487,325 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$164,619 75
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	143,924 04
Amount of premium notes received during the year 1916 .....	67,956 00

B. Re-insurance.

Amount of premium notes given by the Company for re-insurance.....	\$676 50
Less payment made thereon .....	45 10
Residue of said premium notes for which the Company is liable .....	631 40



## DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

*Commenced business 21st April, 1884.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

John Murray .....	St. Paul's (R.R. 2), Ont.
John Dempsey .....	Stratford (R.R. 2), Ont.
Wm. Suhring .....	Stratford (R.R. 5), Ont.
Charles Baird .....	St. Mary's (R.R. 5), Ont.
James Muir .....	St. Mary's (R.R. 5), Ont.
Robert Armstrong .....	Rostock, Ont.

*Officers:*

John Murray, President .....	St. Paul's (R.R. 2), Ont.
John Dempsey, Vice-President .....	Stratford (R.R. 2), Ont.
Thos. H. Smith, Secretary-Treasurer .....	Sebringville (R.R. 1), Ont.

*Auditors:*

D. K. Erb .....	Stratford (R.R. 3), Ont.
Geo. Armstrong .....	St. Paul's (R.R. 4), Ont.

Unassessed premium note capital, \$90,673 72

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash in British Mortgage Land Co., Stratford .....	\$3,317 78	
Cash in Royal Bank, Stratford .....	3,311 47	
Cash in Sterling Bank, Sebringville .....	2,083 73	
		\$8,712 98
Amount unpaid of fixed payments of 1916 .....		106 45
Amount unpaid of assessments levied prior to 1916 (not extended) .	\$13 04	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		90,673 72
Total assets .....		\$99,493 15

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$6,722 95
Cash received for assessments levied in 1916	\$2,747 87
“ assessments levied in prior years	181 72
“ interest	213 55
“ gasoline engine permits	62 00
Total receipts	<u>\$3,205 14</u>

EXPENDITURE.

Expenses of management:	
Amount paid for rent	\$5 00
“ statutory assessment and license	31 63
“ travelling expenses	24 00
“ salaries, directors' and auditors' fees	390 30
“ printing, stationery and advertising	52 90
“ investigation of claims	20 00
“ postage, telephone, telegrams and express	28 06
“ other expenses	10 48
Total expenses of management	<u>\$562 37</u>
Miscellaneous payments:	
Amount paid for losses incurred in 1916	652 74
Total expenditure	<u>\$1,215 11</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual	\$3,216,250 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	1,028	\$3,073,665 00
Policies new and renewed during 1916	383	1,187,535 00
Gross number and amount in force during 1916	1,411	\$4,261,200 00
Less expired and cancelled in 1916	380	1,044,950 00
Net risks in force 31st December, 1916	1,031	<u>\$3,216,250 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$96,487 50
Amount of all premium notes on policies in force 31st December, 1916, after deducting all payments thereon and assessments levied .....	90,673 72
Amount of premium notes received during the year 1916 .....	35,626 05
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,854 32
Notes for fixed payments or assessments unpaid at 31st December, 1916	2,747 87



DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

Commenced business 1st June, 1895.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

W. J. Jelly .....	Shelburne, Ont.
Samuel Barber .....	Rosemont, Ont.
George Little .....	Mono, Ont.
John Johnston .....	Amaranth, Ont.
William McGhee .....	Melancthon, Ont.
Thomas Jennings .....	Mulmer, Ont.
John J. Braiden .....	Amaranth, Ont.
Thomas Sime .....	East Luther, Ont.
George Lyon .....	East Luther, Ont.
W. W. Warnock .....	East Garafraxa, Ont.
Wm. Park .....	East Garafraxa, Ont.
Geo. Best .....	Mulmer, Ont.

Officers:

W. J. Jelly, President .....	Shelburne, Ont.
Samuel Barber, Vice-President .....	Rosemont, Ont.
T. Whalley, Secretary and Manager .....	Shelburne, Ont.

Auditors:

W. E. Reid .....	Shelburne, Ont.
Samuel Patterson .....	Shelburne, Ont.

Unassessed premium note capital, \$155,486.89.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of mortgages .....	\$2,000 00
Cash on hand at head office .....	\$1 58
Cash in Union Bank, Shelburne .....	6,261 58
Cash in Royal Bank, Grand Valley .....	1,100 24
Cash in Bank of Hamilton, Orangeville .....	784 46
	<hr/>
	8,147 86
Cash in agents' hands .....	489 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	155,486 89
	<hr/>
Total assets .....	\$166,124 74

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$8,580 86
Cash received as fixed payments of 1916 .....	\$10,095 97
“ fixed payments to prior years .....	19 64
“ interest .....	356 60
“ agents' balances of 1915 received in 1916 .....	482 90
“ gasoline permits .....	35 00
Total receipts .....	<u>\$10,990 11</u>

EXPENDITURE.

Expenses of management:	
Amount paid for investigation of claims .....	\$42 50
“ travelling expenses .....	2 00
“ Provincial Tax .....	31 27
“ commission to agents .....	643 50
“ rent .....	13 00
“ statutory assessment and license fee .....	47 43
“ printing, stationery and advertising .....	35 60
“ salaries, directors' and auditors' fees .....	917 80
“ postage, telephone, telegrams and express .....	130 00
“ underwriters' fees, and all other .....	26 80
Total expenses of management .....	<u>\$1,889 90</u>
Miscellaneous payments:	
Amount paid for losses which occurred during 1916 .....	9,449 90
“ rebate .....	83 31
Total expenditure .....	<u>\$11,423 11</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

Mutual .....	Three years. \$5,156,865 00
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MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,349	\$4,896,680 00
Policies new and renewed during 1916 .....	858	1,863,745 00
Gross number and amount in force during 1916 .....	3,207	\$6,760,425 00
Less expired and cancelled in 1916 .....	821	1,603,560 00
Net risks in force 31st December, 1916 .....	2,386	<u>\$5,156,865 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$171,885 64
Amount of all premium notes after deducting all payments thereon and assessments levied .....	155,486 89
Amount of premium notes received during the year 1916 .....	64,604 28
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	3,395 08



NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE  
INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business 15th May, 1856.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Col. John Z. Fraser .....	Burford, Ont.
Joseph Betzner .....	Copetown, Ont.
Jno. Allan .....	Galt (R.R. 6), Ont.
Levi Master .....	New Hamburg, Ont.
J. M. Irwin .....	Galt, Ont.
Geo. R. Barrie .....	Galt, Ont.
S. G. Kitchen .....	St. George, Ont.
James L. Robertson .....	Freelton, Ont.
J. S. Clemens .....	Hespeler, Ont.

*Officers:*

Col. John Z. Fraser, President .....	Burford, Ont.
Joseph Betzner, Vice-President .....	Copetown, Ont.
A. W. Hilborn, Secretary-Treasurer .....	Galt, Ont.

*Auditors:*

Wm. Cowan .....	Galt, Ont.
Jno. Taylor, Jr. ....	Galt, Ont.

Unassessed premium note capital, \$273,026.28.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of mortgages .....	\$11,500 00
Cash in Bank of Commerce, Galt (current account) .....	1,378 20
Amount unpaid of assessments levied during 1916 .....	725 24
Amount unpaid of prior year .....	25 44
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	273,026 28
Amount fees .....	42 00
Amount office furniture (not extended) .....	\$250 00
Total assets .....	\$286,697 16

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,342 00
Cash received for application fees .....	\$554 50
“ assessments levied in 1916 .....	10,816 50
“ assessments levied in years prior to 1916 .....	694 60
“ interest . . . . .	690 00
“ lapsed and cancelled policies .....	59 46
“ borrowed money .....	4,600 00
“ fees . . . . .	36 00
Total receipts .....	<u>\$17,451 06</u>

EXPENDITURE.

Expenses of management:	
Amount paid for statutory assessment and license fee .....	\$61 40
“ printing, stationery and advertising .....	192 55
“ rent . . . . .	83 50
“ law costs .....	3 50
“ taxes (municipal and government) .....	108 44
“ salaries, directors’ and auditors’ fees .....	1,685 20
“ postage, telephone, telegrams and express .....	171 23
“ investigation and adjustment of claims .....	74 30
“ interest . . . . .	126 86
“ fuel and light .....	6 25
“ expenses board meeting .....	47 40
“ collecting assessments .....	30 00
“ Mutual Underwriters’ fee .....	9 00
“ other expenses of management .....	34 78
Total expenses of management .....	<u>\$2,634 41</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1916 .....	4,000 00
“ losses which occurred during 1916 .....	8,175 81
“ repayment of loans .....	4,600 00
“ rebate . . . . .	4 64
Total expenditure .....	<u>\$19,414 86</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$6,849,485 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,367	\$6,509,375 00
Policies new and renewed during 1916 .....	598	1,702,195 00
Gross number and amount in force during 1916 .....	2,965	\$8,211,570 00
Less expired and cancelled in 1916 .....	560	1,362,085 00
Net risks in force 31st December, 1916 .....	2,405	<u>\$6,849,485 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$291,729 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	273,026 28
Amount of premium notes received during the year 1916 .....	73,839 00
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1916 .....	1,862 82
Notes for fixed payments or assessments unpaid at 31st December, 1916	114 40



DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

Commenced business September, 1880.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

John R. Gow ..... Dutton, Ont.  
Archibald McColl ..... Rodney, Ont.  
Jno. McPherson ..... Campbellton, Ont.  
D. Carmichael ..... West Lorne, Ont.  
W. R. Thomson ..... Iona, Ont.  
John McPhail ..... Iona, Ont.

Officers:

John R. Gow, President ..... Dutton, Ont.  
Archibald McColl, Vice-President ..... Rodney, Ont.  
W. A. Galbraith, Secretary-Treasurer ..... Iona Station, Ont.

Auditors:

J. M. Blue ..... Dutton, Ont.  
D. C. McKellar ..... Dutton, Ont.

Unassessed premium note capital, \$112,606.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$2 50	
Cash in Molsons Bank, Dutton, Ont. ....	\$71 18	
Cash in Merchants Bank, West Lorne, Ont. ....	43 74	
Cash in Royal Bank, Dutton .....	53 81	
	<hr/>	
	\$168 73	
Less outstanding checks .....	138 43	
	<hr/>	
	30.30	
	<hr/>	
		\$32 80
Amount unpaid of fixed payments of 1916 .....		311 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		112,606 43
		<hr/>
Total assets .....		\$112,951 13

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$104 71
Amount of cash received for fixed payments of 1916 .....	\$6,089 15
“ “ fixed payments due in prior years .....	376 38
“ “ interest . . . . .	26 35
“ “ other sources .....	19 35
	<hr/>
	\$6,511 23

EXPENDITURE.

Expenses of management:	
Amount paid for investigation of claims .....	\$44 70
“ bonus to agents .....	118 25
“ interest . . . . .	12 00
“ travelling expenses .....	72 30
“ postage, telephones, telegrams and express .....	56 36
“ statutory assessment and license .....	30 24
“ printing, stationery and advertising .....	22 45
“ salaries, directors' and auditors' fees .....	411 70
“ taxes . . . . .	17 58
“ rent . . . . .	9 75
“ other expenses .....	5 00
	<hr/>
Total expenses of management .....	\$800 33
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	5,434 20
“ rebate . . . . .	94 45
“ repayment of loans .....	254 16
	<hr/>
Total expenditure .....	\$6,583 14

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$3,140,850 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,319	\$2,913,200 00
Policies new and renewed during 1916 .....	475	1,091,025 00
	<hr/>	<hr/>
Gross number and amount in force during 1916 .....	1,794	\$4,004,225 00
Less expired and cancelled in 1916 .....	433	863,375 00
	<hr/>	<hr/>
Net risks in force 31st December, 1916 .....	1,361	\$3,140,850 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$125,634 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	112,606 43
Amount of premium notes received during the year 1916 .....	43,641 00
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1916 .....	2,144 00
Notes for fixed payments unpaid 31st December, 1916 .....	35 00



SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

Commenced business 28th December, 1871.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Edw. Caister .....	Tavistock, Ont.
Conrad Wilker .....	Tavistock, Ont.
Leonard Schaefer .....	Tavistock, Ont.
A. H. Goring .....	Woodstock, Ont.
A. Herman .....	Tavistock, Ont.
R. G. Murray .....	Tavistock, Ont.
John Pletsch .....	Stratford (R.R. 4), Ont.
Jas. McCallum .....	Stratford (R.R. 1), Ont.
D. Cook .....	New Hamburg (R.R. 3), Ont.

Officers:

E. Caister, President .....	Tavistock, Ont.
Conrad Wilker, Vice-President .....	Tavistock, Ont.
W. S. Russell, Secretary-Treasurer .....	Tavistock, Ont.

Auditors:

H. J. Mansz .....	Shakespeare, Ont.
James Smith .....	Shakespeare, Ont.

Unassessed premium note capital, \$196,101.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$235 06	
Cash in Standard Bank, Tavistock .....	5,706 68	
Cash in Royal Bank, Stratford .....	1,113 35	
		\$7,055 09
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		196,101 69
Amount unpaid of assessments of 1916 .....		545 89
Amount of unpaid assessments levied prior to 1916, (not extended) .....	\$79 56	
Total assets .....		\$203,702 67

LIABILITIES.

Amount of losses supposed or reported .....	\$1,271 00
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RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,680 85
Cash received for assessments levied during 1916 .....	\$5,709 51
“ assessments levied prior to 1916 .....	652 80
“ interest .....	90 75
Total receipts .....	\$6,453 06

EXPENDITURE.

Expenses of management:	
Amount paid for salaries, directors' and auditors' fees .....	\$356 00
“ statutory assessment and license fee .....	42 14
“ printing, stationery and advertising .....	90 60
“ taxes .....	24 48
“ postage, telephone, telegrams and express .....	86 50
“ travelling expenses .....	20 00
“ rent .....	15 00
“ investigation of claims .....	59 70
“ collecting assessment .....	85 00
“ other expenses .....	10 45
Total expenses of management .....	\$789 87
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	3,283 85
“ rebate .....	5 10
Total exepnditure .....	\$4,078 92

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual .....	\$4,373,440 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,459	\$4,286,420 00
Policies new and renewed during 1916 .....	379	1,115,760 00
Gross number and amount in force during 1916 .....	1,838	\$5,402,180 00
Less expired and cancelled in 1916 .....	380	1,028,740 00
Net risks in force 31st December, 1916 .....	1,458	\$4,373,440 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$218,672 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	196,101 69
Amount of premium notes received during the year 1916 .....	55,788 00
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Amount of cash paid to 31st December, 1916 .....	1,275 24



EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

Commenced business 16th September, 1891.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Donald Dewar .....	Walker's, Ont.
John G. Lethbridge .....	Glencoe, Ont.
Neil A. Galbraith .....	Appin, Ont.
Peter Gardiner .....	Glencoe, Ont.
John T. McLean .....	Melbourne, Ont.
A. S. McDonald .....	Appin, Ont.

Officers:

Donald Dewar, President .....	Walker's, Ont.
John G. Lethbridge, Vice-President .....	Glencoe, Ont.
A. P. McDougald, Secretary-Treasurer .....	Melbourne, Ont.

Auditors:

John Mair .....	Melbourne, Ont.
Gilbert Hyndman .....	Melbourne, Ont.

Unassessed premium note capital, \$66,549.01.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.	
Amount of cash on hand at head office .....	\$518 70
" cash in Royal Bank, Glencoe, Ont. ....	757 29
" cash in Home Bank, Melbourne, Ont. ....	1,445 67
" cash in Merchants Bank, Alvinston, Ont. ....	184 77
" cash in Royal Bank, Strathroy, Ont. ....	215 21
" cash in Royal Bank, Appin, Ont. ....	783 79
" cash in Merchants Bank, Glencoe, Ont. ....	510 70
	<hr/>
	\$4,416 13
" unpaid of fixed payments of 1916 .....	326 50
" prior fixed payments still unpaid (not extended)....	\$495 38
" premium notes in force, after deducting all payments thereon and assessments levied .....	66,549 01
" office furniture and safe (not extended) .....	\$50 00
	<hr/>
Total assets .....	<u>\$71,291 64</u>

LIABILITIES.

Amount of losses supposed or reported .....	<u>\$5 00</u>
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RECEIPTS.

Cash balance, 31st December, 1915 (not extended) .....	\$2,091 67	
Cash received from fixed payments of 1916 .....		\$4,831 51
"        fixed payments of prior years .....		144 40
"        interest . . . . .		22 35
"        transfer fees .....		1 50
		<hr/>
Total receipts .....		\$4,999 76
		<hr/>

EXPENDITURE.

Expenses of management:		
Amount paid for salaries, directors' and auditors' fees .....		\$348 00
"        investigation of claims .....		36 00
"        printing, stationery and advertising .....		64 90
"        postage, telephone, telegrams and express .....		57 00
"        statutory assessment and license .....		25 00
"        taxes . . . . .		13 55
"        rent . . . . .		6 50
"        travelling expenses .....		6 00
"        other expenses .....		29 95
		<hr/>
Total expenses of management .....		\$586 90
Miscellaneous payments:		
Amount paid for losses which occurred in 1916 .....		1,996 00
"        rebate . . . . .		92 40
		<hr/>
Total expenditure .....		\$2,675 30
		<hr/>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916,

	Three years.
Mutual . . . . .	\$2,534,435 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,073	\$2,307,685 00
Policies new and renewed during 1916 .....	457	1,039,825 00
	<hr/>	<hr/>
Gross number and amount in force during 1916 .....	1,530	\$3,347,510 00
Less expired and cancelled in 1916 .....	396	813,075 00
	<hr/>	<hr/>
Net risks in force 31st December, 1916 .....	1,134	\$2,534,435 00
		<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$76,033 05
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	66,549 01
Amount of premium notes received during 1916 .....	31,194 75
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,082 71



## ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

*Commenced business 22nd March, 1884.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

S. J. Love .....	Atwood (R.R. 3), Ont.
Thomas E. Shearer .....	Listowel (R.R. 2), Ont.
George Cleland .....	Listowel (R.R. 2), Ont.
James Moffatt .....	Monkton (R.R. 3), Ont.
John S. Cowan .....	Atwood (R.R. 2), Ont.
D. B. Grieve .....	Millbank, Ont.
I. D. Smith .....	Atwood (R.R. 4), Ont.
J. K. Baker .....	Brussels (R.R. 3), Ont.
John Denstedt .....	Gadshill (R.R. 2), Ont.

*Officers:*

S. J. Love, President .....	Atwood (R.R. 3), Ont.
Thomas E. Shearer, Vice-President .....	Listowel (R.R. 2), Ont.
J. R. Hammond, Secretary-Treasurer .....	Atwood, Ont.

*Auditors:*

A. M. Sweeton .....	Atwood (R.R. 2), Ont.
James H. Thomson .....	Henfryn, Ont.

Unassessed premium note capital, \$220,134.78.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash on hand, head office .....	\$103 17
Cash in Bank of Hamilton, Atwood .....	11,429 36
"    Sterling Bank, Monkton, Ont. ....	2,171 72
	<hr/>
	\$13,704 25
Amount paid of assessment levied during 1916 .....	450 88
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	220,134 78
	<hr/>
Total assets .....	\$234,289 91

## LIABILITIES.—None.

## RECEIPTS.

Cash at 31st December, 1915 (not extended) .....	\$10,913 87
Cash received for assessments levied during 1916 .....	\$6,562 04
“ assessments levied before 1916 .....	432 53
“ interest . . . . .	289 76
Total receipts .....	<u>\$7,284 33</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commissions .....	\$4 55
“ investigation of claims .....	55 50
“ postage, telephone, telegrams and express .....	72 00
“ statutory assessment and license .....	45 03
“ printing, stationery and advertising .....	63 00
“ salaries, directors' and auditors' fees .....	420 20
“ rent . . . . .	11 00
“ taxes . . . . .	23 93
“ sundries . . . . .	7 55

Total expenses of management ..... \$702 76

## Miscellaneous payments:

Amount paid for losses which occurred prior to 1916 .....	3 00
“ lossess which occurred during 1916 .....	3,760 64
“ rebate . . . . .	27 55

Total expenditure ..... \$4,493 95

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$4,727,260 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,434	\$4,619,985 00
Policies new and renewed during 1916 .....	431	1,393,245 00
Gross number and amount in force during 1916 .....	1,865	\$6,013,230 00
Less expired and cancelled in 1916 .....	397	1,285,970 00
Net risks in force 31st December, 1916 .....	1,468	<u>\$4,727,260 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face value of all premium notes held by Company and legally liable to assessment .....	\$236,363 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	220,134 78
Amount of premium notes received during the year 1916 .....	69,662 25



## ERAMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROCKWOOD.

*Commenced business 9th April, 1861.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

John McNabb .....	Rockwood, Ont.
Ernest Parkinson .....	Guelph, Ont.
Leonard McDougall .....	Rockwood, Ont.
F. B. Anderson .....	Fergus, Ont.
Charles Benham .....	Rockwood, Ont.
John Grieve .....	Rockwood, Ont.

*Officers:*

John McNabb, President .....	Rockwood, Ont.
E. Parkinson, Vice-President .....	Guelph, Ont.
Robert Scott, Secretary-Treasurer .....	Rockwood, Ont.

*Auditors:*

Jos. J. Aldous .....	Rockwood, Ont.
S. Duffield .....	Guelph, Ont.

Unassessed premium note capital, \$70,419.50.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash value of debentures .....	\$4,000 00
Cash on hand, head office .....	57 83
Cash on deposit to the Company's credit, not drawn against, in the Royal Bank, Rockwood .....	4,613 92
Cash on deposit, not drawn against, in the Canadian Bank of Commerce, Guelph . . . . .	1,908 53
Cash on deposit, Imperial Bank, Fergus, Ont. ....	603 91
Amount unpaid of fixed payments of 1916 .....	318 25
Amount of prior years (not extended) .....	\$152 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$70,419 50
Less residue of premium notes given by Company for re-insurance . . . . .	6,562 80
	<hr/>
	63,856 70
Office furniture and safe (not extended) .....	\$85 00
	<hr/>
Total assets .....	\$75,359 14

## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$7,013 91	
Cash received as fixed payments of 1916 .....		\$2,804 55
“ fixed payments of prior years .....		409 55
“ interest . . . . .		381 47
“ re-insurance on losses .....		50 50
Total receipts .....		<u>\$3,646 07</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....	\$213 25
“ investigation of claims .....	20 00
“ statutory assessments and license .....	18 04
“ printing, stationery, advertising .....	31 25
“ postage, telephones, telegrams and express .....	29 84
“ salaries, directors' and auditors' fees .....	255 00
“ rent of room for Board meeting .....	5 00
“ travelling expenses .....	3 25
“ other expenses, fire marshal's account .....	7 86

Total expenses of management ..... \$583 49

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	2,548 85
“ re-insurance . . . . .	282 45
“ rebates . . . . .	61 00

Total expenditure ..... \$3,475 79

## CURRENCY OF RISKS.

Amount covered by policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$1,626,820 00

## Less Re-insurance.

On mutual system ..... 142,900 00

Net risks actually carried by Company, 31st December, 1916 ..... \$1,483,920 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	681	\$1,516,095 00
Policies new and renewed during 1916 .....	299	663,200 00
Gross number and amount in force during 1916 .....	980	\$2,179,295 00
Less expired and cancelled in 1916 .....	252	552,475 00
Net risks in force 31st December, 1916 .....	728	<u>\$1,626,820 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$76,293 75
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	70,419 50
Amount of all premium notes received during 1916 .....	31,060 75
Payments on premium notes of 1916 including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,804 55

Re-insurance.

Amount of premium notes given for re-insurance .....	\$7,061 25
Less payments made thereon .....	498 45
	<hr/>
Residue of said premium notes for which the Company is still liable ....	<u>\$6,562 80</u>



ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SELKIRK.

Commenced business 2nd September, 1871.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

J. Honsberger .....	Dunnville, Ont.
Daniel W. Culver .....	Selkirk (R.R. No. 2), Ont.
Andrew Sherk .....	Selkirk (R.R. No. 2), Ont.
Nicholas Kiefer .....	Fisherville, Ont.
Christopher Ebert .....	Cayuga (R.R. No. 3), Ont.
John Featherstone .....	Fisherville (R.R. No. 2), Ont.
C. J. Smelser .....	Hagersville (R.R. No. 2), Ont.
James Lyons .....	Dunnville (R.R. No. 4), Ont.
Alex. Hicks .....	Dunnville (R.R. No. 7), Ont.
Guy A. Reichelt .....	South Cayuga (R.R. No. 1), Ont.
Wm. R. Holland .....	South Cayuga (R.R. No. 1), Ont.
Jacob Schaffer .....	Fisherville, Ont.

Officers:

Joshua Honsberger, President .....	Dunnville, Ont.
Daniel W. Culver, Vice-President .....	Selkirk (R.R. No. 2), Ont.
A. E. Havill, Secretary-Treasurer .....	South Cayuga (R.R. No. 2), Ont.

Auditors:

Wm. Beabion .....	Selkirk (R.R. No. 2), Ont.
Leander F. Culver .....	Selkirk (R.R. No. 2), Ont.

Unassessed premium note capital, \$87,337.10.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash in Bank of Hamilton, Dunnville .....	\$1,841 45	
“ Bank of Commerce, Cayuga .....	777 96	
“ Union Bank, Fisherville .....	625 00	
“ Bank of Hamilton, Selkirk .....	305 65	
		\$3,550 06
Amount of premium notes in force, after deducting all payments thereon		87,337 10
Assessments levied .....		150 00
Total assets .....		\$91,037 16

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$2,869 64	
Cash received for agents fees .....		\$437 00
Cash received as fixed payments of 1916 .....		583 14
“ assessments, 1916 .....		4,549 03
“ fixed payments, prior years .....		6 02
“ interest . . . . .		27 61
Total receipts .....		<u>\$5,602 80</u>

EXPENDITURE.

Expenses of management:		
Amount paid for agents' fees .....		\$218 50
“ fuel and light .....		2 00
“ statutory assessment and license .....		25 04
“ printing, stationery and advertising .....		10 25
“ salaries, directors' and auditors' fees .....		405 10
“ travelling expenses .....		5 00
“ postage, telegrams and express .....		47 01
“ other expenses .....		30 37
Total expenses of management .....		<u>\$743 27</u>
Miscellaneous payments:		
Amount paid for losses which occurred in 1916 .....		4,120 44
“ rebate . . . . .		58 67
Total expenditure .....		<u>\$4,922 38</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$2,393,586 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	964	\$2,313,030 00
Policies new and renewed during 1916 .....	293	723,370 00
Gross number and amount in force during 1916 .....	1,257	\$3,036,400 00
Less expired and cancelled in 1916 .....	298	642,814 00
Net risks in force 31st December, 1916 .....	959	<u>\$2,393,586 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On policies in force 31st December, 1916.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$96,516 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	87,337 10
Amount of premium notes received during the year 1916 .....	29,157 00
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	583 14



FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALKERTON.

Commenced business 31st March, 1894.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

James Tolton .....	Walkerton, Ont.
Wm. Rowand .....	Walkerton, Ont.
R. J. Clancy .....	Chepstow, Ont.
H. W. Monk .....	Elmwood, Ont.
Val. Fisher .....	Walkerton, Ont.
M. Bilger .....	Mildmay, Ont.

Officers:

James Tolton, President .....	Walkerton, Ont.
Wm. Rowand, Vice-President .....	Walkerton, Ont.
J. J. Schumacher, Secretary-Treasurer .....	Walkerton, Ont.

Auditors:

James A. Lamb .....	Walkerton, Ont.
M. G. Dippel .....	Walkerton, Ont.

Unassessed premium note capital. \$374,156.74.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value mortgages .....	\$6,500 00
Actual cash in hand at head office .....	\$176 84
Cash in Merchants Bank of Canada, Walkerton .....	500 00
	676 84
Cash in agents' hands .....	81 49
Amount unpaid of fixed payments of 1916 .....	146 98
Prior instalments on fixed payments (not extended) .....	\$206 93
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$374,156 74
Less residue of premium notes given for re-insurance .....	2,952 47
	371,204 27
Interest accrued .....	232 93
Amount of office furniture (not extended) .....	\$200 00
Total assets .....	\$378,842 51

LIABILITIES.

Amount of promissory note and accrued interest .....	\$1,024 66
Total liabilities .....	\$1,024 66

RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$2,258 60
Cash received for fixed payments of 1916	\$30,029 83
“ prior years	180 75
“ interest	947 45
“ borrowed money	2,000 00
“ all other sources	155 34
“ investment (not extended)	\$5,900 00
“ re-insurance on losses	54 11
Total receipts	\$33,367 48

EXPENDITURE.

Expenses of management:	
Amount paid for commission	\$1,400 00
“ rent	50 00
“ statutory assessment and license fee	130 18
“ salaries, directors’ and auditors’ fees	2,499 16
“ law costs	295 24
“ printing, stationery and advertising	133 44
“ postage, telephone, telegrams and express	457 51
“ investigation of claims	487 20
“ travelling expenses	112 22
“ taxes	103 37
“ interest	7 55
Total expenses of management	\$5,675 87
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1916	3,057 00
“ losses which occurred during 1916	30,712 32
“ re-insurance	156 33
“ rebate	152 72
“ repayment of loans	1,000 00
“ other expenses	95 00
Total expenditure	\$40,849 24

CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1916.

	One year.	Two years.	Three years.	Four years.	Total
Mutual	\$58,280 00	\$31,350 00	\$11,661,739 00	\$3,951,570 00	\$15,702,939 00
Less re-insurance on Mutual System	2,000 00		99,958 00		101,958 00
Net risks actually carried by Company at 31st Dec., 1916	56,280 00	31,350 00	11,561,781 00	3,951,570 00	15,600,981 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	7,284	\$14,446,890 00
Policies new and renewed during 1916 .....	2,801	5,805,277 00
Gross number and amount in force during 1916 .....	10,085	\$20,252,167 00
Less expired and cancelled in 1916 .....	2,398	4,549,228 00
Net risks in force 31st December, 1916 .....	7,687	\$15,702,939 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	One year.	Two years.	Three years.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment..	\$1,685 00	\$879 00	\$327,344 00	\$107,343 00	\$437,251 00
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	1,433 02	769 69	283,799 27	88,154 76	374,156 74
Amount of premium notes received during 1916 . . . . .	1,685 00	338 00	128,994 00	29,877 00	160,894 00
Payments on premium notes of 1915, including all sums credited on said premium notes					
Cash paid up to 31st December, 1916 . . . . .	.....	.....	.....	.....	13,506 50



Re-insurance.

Amount of pre-  
mium notes  
given by Com-  
pany for re-in-  
surance, 1916 .

\$60 00	.....	\$3,169 00	.....	\$3,229 00
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Less payments  
made thereon..

3 60	.....	272 93	.....	276 53
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Residue of pre-  
mium notes for  
which the Com-  
pany is still  
liable . . . . .

\$56 40	.....	\$2,896 07	.....	\$2,952 47
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FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LINDSAY.

Commenced business 3rd June, 1895.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Edwin Mark .....	Little Britain, Ont.
Jno. R. Magee .....	Janetville, Ont.
Wm. Lownsbrough .....	Oakwood, Ont.
John Suggitt .....	Cameron, Ont.
D. H. Corneil .....	Omemee, Ont.
Thos. D. Young .....	Peterboro (R.R. 3), Ont.
Rich. F. Goard .....	Beaverton (R.R. 3), Ont.
Thomas Davey .....	Kirkfield, Ont.
Thos. Robertson .....	Dunsford, Ont.
W. H. Lowes .....	Mount Pleasant, Ont.
W. J. Porter .....	Peterboro (R.R. 7), Ont.
Wm. Hoskin .....	Burnt River, Ont.

Officers:

Edwin Mark, President .....	Little Britain, Ont.
Jno. R. Magee, Vice-President .....	Janetville, Ont.
R. G. Corneil, Secretary-Treasurer .....	Lindsay, Ont.

Auditors:

W. H. Wilson .....	Lindsay, Ont.
E. H. Hopkins .....	Lindsay, Ont.

Unassessed premium note capital, \$272,457.24.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of debentures .....	\$3,000 00
Cash value of mortgages .....	17,625 00
Actual cash in Standard Bank, Lindsay .....	5,286 03
Amount unpaid of fixed payments due in 1916 .....	2,628 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$272,457 24
Less residue of premium notes for re-insurance .....	124 56
	<hr/>
	272,332 68
Amount of interest accrued .....	866 74
Office furniture (not extended) .....	\$372 00
	<hr/>
Total assets .....	<u>\$301,738 60</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance for 31st December, 1915 (not extended) .....	\$7,472 88	
Cash received for membership fees .....		\$1,649 50
“ for fixed payments of 1916 .....		21,369 22
“ for due bills of 1916 .....		2,908 43
“ for interest .....		1,320 74
“ extra premiums .....		13 22
“ from investments (not extended) .....	\$150 00	
Total receipts .....		<u>\$27,261 11</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' fees .....		\$1,871 00
“ commission to agents .....		1,840 00
“ investigation of claims .....		151 90
“ statutory assessment and license fee .....		89 47
“ salaries, directors' and auditors' fees .....		1,297 15
“ Secretary's bond .....		10 00
“ books .....		12 50
“ revenue stamps .....		32 00
“ taxes .....		70 11
“ printing, stationery and advertising .....		208 55
“ postage, telegrams and express .....		200 46
“ rent .....		60 00
“ collection of notes .....		67 95
“ other expenses .....		3 00

Total expenses of management ..... - \$5,914 09

## Miscellaneous payments:

Amount paid for losses which occurred during 1916 .....		22,677 69
“ re-insurance .....		31 15
“ rebates .....		825 03
“ adding machine .....		150 00

Total expenditure ..... \$29,597 96

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Mutual .....	\$46,275 00	\$20,705 00	\$10,074,543 00	\$10,141,523 00

## MOVEMENT IN RISKS.

## Mutual System.

	Number.	Amount.
Policies in force 31st December, 1915 .....	5,395	\$9,748,408 00
Policies new and renewed during 1916 .....	1,937	3,546,600 00
Gross number and amount in force during 1916 .....	7,332	\$13,295,008 00
Less expired and cancelled in 1916 .....	1,838	3,153,485 00
Net risks in force 31st December, 1916 .....	5,494	<u>\$10,141,523 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	\$1,800 00	\$861 00	\$331,316 00	\$333,977 00
Amount of all premium notes after deducting all payments thereon and assessments levied .....	.....	.....	.....	272,457 24
Amount of premium notes received during the year 1916..	.....	.....	.....	120,944 09
Payments on the premium notes of 1916, including all sums credited on the said premium notes, viz.:				
Cash paid up to 31st Dec., 1916. ....	.....	.....	.....	21,319 22
Notes for fixed payments or assessments unpaid 31st December, 1916 .....	.....	.....	.....	2,628 15

B.—Re-insurance.

Premium notes given by the Company for re-insurance .....	.....	.....	.....	155 71
Less payments made thereon. ....	.....	.....	.....	31 15
Residue of said premium notes for which the Company is liable . . . . .	.....	.....	.....	\$124 56

FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

Commenced business 22nd May, 1880.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

E. G. Kuntz .....Formosa, Ont.  
Jno. F. Waechter .....Formosa, Ont.  
Andrew Schmidt .....Mildmay (R.R. 1), Ont.  
Alex. Robertson .....Paisley (R.R. 1), Ont.  
Thomas Ingles .....Clifford (R.R. 1), Ont.  
A. Lang .....Chepstow, Ont.

Officers:

Edward G. Kuntz, President .....Formosa, Ont.  
Jno. F. Waechter, Vice-President .....Formosa, Ont.  
B. Beingessner, Secretary .....Formosa, Ont.  
Ambrose Zettel, Treasurer .....Formosa, Ont.

Auditors:

Alex. McLennan .....Walkerton, Ont.  
Jno. T. Rettinger .....Formosa (R.R. 1), Ont.

Unassessed premium note capital, \$224,289.43.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash at head office .....	\$157 54	
Amount of deposit, Merchants Bank, Mildmay .....	703 95	
“ Canadian Bank of Commerce, Walkerton .....	545 18	
“ Molsons, Bank, Formosa .....	3,068 38	
“ Royal Bank, Cargill .....	903 67	
		\$5,378 72
Cash in agents' hands .....		173 80
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied, 1916 .....	\$224,289 43	
Less residue of premium notes given by the Company for re-insurance .....	2,291 30	
		221,998 13
Amount unpaid fixed payments of 1916 .....		167 02
Amount unpaid assessment of prior year .....		15 45
Total assets .....		\$227,733 12

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$6,618 40
Cash received for fixed payments of 1916 .....	\$11,971 75
“ fixed payments due in prior year .....	64 20
“ agents' balances .....	315 06
“ re-insurance on losses .....	36 70
“ interest . . . . .	193 87
Total receipts .....	<u>\$12,581 58</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	\$523 35
“ statutory assessment and license .....	71 74
“ salaries, directors' and auditors' fees .....	973 20
“ travelling expenses .....	28 00
“ postage, telephone, telegrams and express .....	204 42
“ printing, stationery and advertising .....	61 00
“ investigation of claims .....	252 90
“ taxes . . . . .	5 35
“ rent . . . . .	25 00
“ other expenses, Underwriters' Association .....	59 53
Total expenses of management .....	<u>\$2,204 49</u>

## Miscellaneous payments:

Amount paid for losses which occurred in 1916 .....	11,407 73
“ re-insurance . . . . .	113 24
“ rebate . . . . .	95 80
Total expenditure .....	<u>\$13,821 26</u>

## CURRENCY OF RISKS.

Amount of Policies in force 31st December, 1916.

	Three-year risks.
Mutual . . . . .	\$7,444,893 00

## Re-insurance.

Mutual System .....	77,304 00
Net risks carried by Company at 31st December, 1916 .....	<u>\$7,367,589 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	3,664	\$7,701,843 00
Policies new and renewed during 1916 .....	1,303	2,755,483 00
Gross number and amount in force during 1916 .....	4,967	\$10,457,326 00
Less expired and cancelled in 1916 .....	1,482	3,012,433 00
Net risks in force 31st, December, 1916 .....	3,485	<u>\$7,444,893 00</u>



## CLASSIFICATION OF RISKS:

Farm and non-hazardous

## PREMIUM NOTES

On Policies in force 31st December, 1916.

## Three-year risks.

Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$244,466 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	224,289 43
Amount of premium notes received during the year 1916 .....	89,443 00
Payments on premium notes of 1916, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1916 .....	3,778 07

## Re-insurance.

Amount of premium notes given by the Company for re-insurance .....	2,481 00
Less payments made thereon .....	189 70
Residue of premium notes for which the Company is still liable .....	\$2,291 30

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 4, CONCESSION 5, TOWNSHIP OF NORMANBY.

Commenced business 16th March, 1878.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Andrew Schenk .....	Ayton, Ont.
Philip S. Schaus .....	Clifford, Ont.
M. E. Murray .....	Neustadt (R.R. 1), Ont.
Walter Ferguson .....	Dromore, Ont.
W. J. McNally .....	Walkerton, Ont.
Henry Maes .....	Ayton (R.R. 2), Ont.
Geo. W. Whetham .....	Clifford (R.R. 3), Ont.
C. J. Dickison .....	Mildmay, Ont.
Joseph Goodfellow .....	Dundalk, Ont.
Adam Ries .....	Clifford, Ont.
Robert Brigham .....	Allan Park, Ont.

Officers:

Andrew Schenk, President .....	Ayton, Ont.
Philip S. Schaus, Vice-President .....	Clifford, Ont.
R. H. Fortune, Secretary-Treasurer .....	Ayton, Ont.

Auditors:

John W. Forbes .....	Ayton, Ont.
James Booth .....	Ayton, Ont.

Unassessed premium note capital, \$144,241.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand, head office .....	\$95 87	
Cash in Royal Bank, Ayton, Ont. ....	9,070 47	
		\$9,166 34
Amount unpaid of fixed payments of 1916 .....		395 65
Amount unpaid of fixed payments due in prior years .....		32 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		144,241 60
Total assets .....		\$153,835 89

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$6,236 69
Cash received for fixed payments of 1916 .....	\$6,031 15
"          fixed payments of prior years .....	80 70
"          interest . . . . .	226 56
Total receipts .....	<u>\$6,338 41</u>

EXPENDITURE.

Expenses of management:	
Amount paid for statutory assessment and license .....	\$37 55
"          commission . . . . .	246 00
"          salaries, directors' and auditors' fees .....	770 35
"          taxes . . . . .	6 00
"          travelling expenses .....	38 00
"          rent . . . . .	50 00
"          printing, stationery and advertising .....	68 65
"          postage, telephone, telegrams and express .....	210 00
"          investigation and adjustment of claims .....	64 00
"          other expenses .....	45 06
Total expenses of management .....	<u>\$1,535 61</u>
Miscellaneous payments:	
Amount paid for losses which occurred during 1916 .....	1,804 65
"          re-insurance . . . . .	15 22
"          rebate . . . . .	53 28
Total expenditure .....	<u>\$3,408 76</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year.	Two years.	Three years.	Four years.	Total.
Mutual . . . . .	\$7,750 00	\$3,000 00	\$165,279 00	\$3,813,749 00	\$3,989,778 00

MOVEMENT IN RISKS.

Mutual System.		Number.	Amount.
Policies in force 31st December, 1915 .....	1,580	\$3,756,888 00	
Policies new and renewed during 1916 .....	492	1,236,520 00	
		<hr/>	<hr/>
Gross number and amount in force during 1916 .....	2,072	\$4,993,408 00	
Less expired and cancelled during 1916 .....	419	1,003,630 00	
		<hr/>	<hr/>
Net risks in force 31st December, 1916 .....	1,653	\$3,989,778 00	



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	One-year risks.	Two-year risks.	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$1,111 00	\$120 00	\$7,661 20	\$150,698 92	\$159,591 12
Amount of all pre- mium notes, after deducting all pay- ments thereon and assessments levied.	319 04	115 25	6,326 55	137,480 75	144,241 60
Amount of premium notes received dur- ing the year 1916.	.....	.....	.....	.....	49,460 80

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALEXANDRIA.

*Commenced business, 7th May, 1895.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

D. D. McDonell ..... Green Valley, Ont.  
 Wm. Irvine ..... Dalkeith, Ont.  
 Donald McCaskill ..... Dalkeith, Ont.  
 D. A. McDonald ..... Greenfield, Ont.  
 W. J. McGregor ..... North Lancaster, Ont.  
 J. J. McCallum ..... Martintown, Ont.

*Officers.*

D. D. McDonell, President ..... Green Valley, Ont.  
 Wm. Irvine, Vice-President ..... Dalkeith, Ont.  
 V. G. Chisholm, Secretary-Treasurer ..... Alexandria (R.R. 1), Ont.

*Auditors:*

Sam. McDonell ..... Alexandria (R.R. 1), Ont.  
 J. A. McDonell ..... Alexandria (R.R. 1), Ont.

Unassessed premium note capital, \$135,443.51.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand, head office .....	\$72 18	
Cash in Union Bank, Alexandria .....	4,376 29	
“ Bank of Ottawa, Alexandria .....	2,152 80	
“ Merchants Bank, Lancaster, Ont. ....	4,436 00	
“ Bank of Ottawa, Martintown, Ont. ....	1,708 66	
		\$12,745 87
Amount unpaid of assessment levied in prior years (not extended) .....	\$151 42	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		135,443 51
Office furniture (not extended) .....	\$100 00	
Total assets .....		\$148,189 38

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$7,349 80	
Cash received for fixed payments of 1916 .....		\$16,966 55
“ assessments levied in prior years .....		3 00
“ interest . . . . .		248 93
“ investment (not extended) .....	\$175 00	
Total receipts .....		<u>\$17,218 48</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission .....		\$1,357 32
“ investigation of claims .....		313 46
“ statutory assessment and license .....		58 75
“ law costs .....		394 54
“ salaries, directors’ and auditors’ fees .....		783 90
“ travelling expenses .....		25 00
“ printing, stationery and advertising .....		181 99
“ taxes, Provincial Treas. ....		38 86
“ other expenses .....		21 25
Total expenses of management .....		<u>\$3,175 07</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916 .....		8,621 75
“ rebates . . . . .		200 59
Total expenditure .....		<u>\$11,997 41</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.		Three years.
Mutual . . . . .		\$6,109,850 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	3,682	\$6,203,075 00
Policies new and renewed during 1916 .....	1,252	2,286,900 00
Gross number and amount in force during 1916 .....	4,934	\$8,489,975 00
Less expired and cancelled in 1916 .....	1,396	2,380,125 00
Net risks in force 31st December, 1916 .....	3,538	<u>\$6,109,850 00</u>



CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$183,295 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	135,443 51
Amount of premium notes received during the year 1916 .....	68,607 00
Payments on premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1916 .....	16,966 55

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, YORK.

Commenced business 15th April, 1875.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Whitfield Teasdale .....	Cayuga, Ont.
E. R. Asher .....	Caistor Centre, Ont.
Wm. A. Johnston .....	York (R.R. 1), Ont.
John Bell .....	Glanford Station, Ont.
R. H. Allan .....	Caledonia, Ont.
James G. Lindsay .....	Caledonia, Ont.

Officers:

Whitfield Teasdale, President .....	Cayuga, Ont.
E. R. Asher, Vice-President .....	Caistor Centre, Ont.
N. Simenton, Secretary-Treasurer .....	Blackheath, Ont.

Auditors:

John Thompson .....	York, Ont.
Daniel Dils .....	York, Ont.

Unassessed premium note capital, \$74,466.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand, head office .....	\$133 23	
Cash in Standard Bank, Caledonia .....	1,574 70	
Cash in Union Bank, Canfield .....	834 58	
		\$2,542 51
Amount of unpaid assessments of 1916 .....		271 02
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		74,466 60
Total assets .....		\$77,280 13

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,506 99	
Cash received at taking of application fees held by agents (not extended) . . . . .	\$439 00	
Cash received for assessments in 1916 .....		\$8,170 30
“ assessments prior to 1916 .....		43 49
“ interest . . . . .		110 54
“ transfer fees and salvage .....		41 00
Total receipts .....		\$8,365 33

EXPENDITURE.

Expenses of management:		
Amount paid to agents in fees (not extended)	\$439 00	
Amount paid for travelling expenses		\$5 00
“ statutory assessment and license		28 29
“ rent		15 00
“ printing, stationery and advertising		20 10
“ salaries, directors’ and auditors’ fees		530 50
“ postage, telephone, telegrams and express		68 72
“ other expenses		12 00
Total expenses of management		\$679 61
Miscellaneous payments:		
Amount paid for losses which occurred during 1916		9,643 60
“ rebate		6 60
Total expenditure		\$10,329 81

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$2,810,843 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	1,194	\$2,687,638 00
Policies new and renewed during 1916	439	1,031,628 00
Gross number and amount in force during 1916	1,633	\$3,719,266 00
Less expired and cancelled in 1916	422	908,423 00
Net risks in force 31st December, 1916	1,211	\$2,810,843 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by Company and legally liable to assessment	\$85,532 62
Amount of all premium notes, after deducting all payments thereon and assessments levied	74,466 60
Amount of premium notes received during the year 1916	31,459 96
Amount of payments on premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1916	2,389 10



GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

Commenced business 29th June, 1892.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

G. J. Carson.....	Domville (R.R. 1), Ont.
Robert Montgomery.....	Cardinal (R.R. 1), Ont.
James Bennett.....	Spencerville, Ont.
John F. Black.....	South Mountain, Ont.
William Holmes.....	Brockville, Ont.
Herbert Adams.....	Ventnor, Ont.
W. S. Render.....	Oxford Station (R.R. 2), Ont.
Alex. Morrison.....	Rockspring, Ont.
Alexander Robinson.....	Prescott (R.R. 2), Ont.
John Goodwin.....	Spencerville (R.R. 2), Ont.
Joseph Wright.....	Brockville (R.R. 2), Ont.
Richard Connell.....	Spencerville (R.R. 2), Ont.
Richard McCaslin.....	Iroquois, Ont.
Andrew Donnen.....	Spencerville, Ont.

Officers:

G. J. Carson, President.....	Domville (R.R. 1), Ont.
Robert Montgomery, Vice-President.....	Cardinal (R.R. 1), Ont.
James Bennett, Manager.....	Spencerville, Ont.
W. M. Snyder, Secretary-Treasurer.....	Spencerville, Ont.

Auditors:

Ernest Kingston .....	Spencerville, Ont.
Archibald Fraser.....	Spencerville (R.R. 2), Ont.

Unassessed premium note capital, \$232,933.30.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Loan Company's debentures .....	\$19,000 00
Cash on hand at head office .....	\$23 83
Cash in Royal Bank, Spencerville .....	7,400 89
Cash in Molsons Bank, Iroquois .....	337 55
	7,762 27
Unpaid instalments, fixed payments, premium notes .....	459 70
Unpaid fixed payments of prior years (not extended) .....	\$120 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	232,933 30
Office furniture and safe (not extended) .....	\$340 00
Total assets .....	\$260,155 27

## LIABILITIES.

Amount of losses supposed or reported .....	\$672 00
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## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$10,297 87
Cash received for fixed payments of 1916 .....	\$17,643 95
“ prior years .....	304 70
“ interest . . . . .	1,319 74
“ transfer fees .....	21 00
“ from realization of investment (not extended), \$5,000.00	
“ profits on debentures .....	183 00
Total receipts .....	\$19,472 39

## EXPENDITURE.

## Expenses of management:

Cash paid for postage, telephone, telegrams and express .....	\$323 02
“ fuel and light .....	19 25
“ statutory assessments and license fee .....	79 54
“ printing, stationery and advertising .....	142 30
“ salaries, directors' and auditors' fees .....	1,259 05
“ rent and taxes .....	107 14
“ Fire Marshal tax .....	55 30
“ investigation and adjustment of claims .....	165 65
“ Underwriters' Association .....	5 00
“ other expenses .....	7 94

Total expenses of management .....	\$2,164 19
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## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	19,657 48
“ rebate . . . . .	186 32
“ invested in Loan Company debenture (not extended) \$5,000.00.	

Total expenditure .....	\$22,007 99
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

Three years.

Mutual . . . . .	\$8,941,250 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	4,911	\$8,601,955 00
Policies new and renewed during 1916 .....	1,790	3,307,490 00
Gross number and amount in force during 1916 .....	6,701	\$11,909,445 00
Deduct expired and cancelled in 1916 .....	1,775	2,968,195 00
Net risks in force 31st December, 1916 .....	4,926	\$8,941,250 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years
Amount of face of all premium notes held by the Company, and legally liable to assessment .....	\$322,753 14
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	232,933 30
Amount of premium notes received during the year 1916 .....	99,224 70
Payments on premium note of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	6,777 38



GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

Commenced business 6th July, 1878.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

T. H. O'Neill .....	Walkerton (R.R. 2), Ont.
Archibald C. McCuaig .....	Priceville (R.R. 1), Ont.
Dougald McKinnon .....	Chesley, Ont.
Fred Frook .....	Walkerton (R.R.), Ont.
Wm. Glauser .....	Hanover, Ont.
James H. Hunter .....	Walkerton, Ont.
John Allenson .....	Neustadt, Ont.
Conrad Hill .....	Mildmay, Ont.
Neil McLeod .....	Proton Station (R.R. 1), Ont.
R. Richardson .....	Walkerton, Ont.
R. E. English .....	Glascott, Ont.
W. W. Smith .....	Shallow Lake, Ont.
Herb. Brigham .....	Allan Park, Ont.
Gilbert Gillis .....	Cedarville, Ont.
John Picken .....	Durham, Ont.

Officers:

T. H. O'Neill, President .....	Walkerton (R.R. 2), Ont.
A. C. McCuaig, Vice-President .....	Priceville (R.R.), Ont.
John Mills, Manager and Secretary ..	Hanover, Ont.

Auditors:

T. H. Wilson .....	Walkerton (R.R. 11), Ont.
Duncan McLean .....	Durham (R.R. 2), Ont.

Unassessed premium note capital, \$118,659.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of mortgages .....	\$3,615 00
Cash on hand at head office .....	\$415 49
Amount of cash in Merchants Bank, Hanover, Ont. ....	841 07
	<hr/>
	1,256 56
Amount unpaid, fixed payments, 1916 .....	514 68
“ fixed payments prior years .....	267 39
“ premium notes in force, after deducting all payments	
thereon and assessments levied .....	118,659 55
“ interest due and accrued .....	134 55
	<hr/>
Total assets .....	\$124,447 73

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$2,927 62	
Cash received for fixed payments of 1916 .....		\$8,923 92
“ fixed payments due prior year .....		336 32
“ interest .. .....		344 60
“ from mortgage investments (not extended) ..	\$300 00	
Total receipts .....		<u>\$9,604 84</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission, business 1916 .....		\$1,491 39
“ investigation and adjustment of claims .....		127 05
“ salaries, directors’ and auditors’ fees .....		922 70
“ travelling expenses .....		5 50
“ taxes .. .....		25 46
“ statutory assessment, license fee .....		43 19
“ postage, telephone, telegrams, express and stationery		204 42
“ printing and advertising .....		155 58
“ other expenses .....		6 00
Total expenses of management .....		<u>\$2,981 29</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916 .....		8,495 37
“ rebate .. .....		99 24
Total expenditure .....		<u>\$11,575 90</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years
Mutual .. .....	\$4,827,489 00
Re-insurance .. .....	2,500 00
Net risks 31st December, 1916 .....	<u>\$4,824,989 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,650	\$4,404,721 00
Policies new and renewed during 1916 .....	1,178	2,002,077 00
Gross number and amount in force during 1916 .....	3,828	\$6,406,798 00
Less expired and cancelled in 1916 .....	1,019	1,579,309 00
Net risks in force at 31st December, 1916 .....	2,809	<u>\$4,827,489 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$160,682 00
Amount of premium notes, after deducting all payments thereon and assessments levied .....	118,659 55
Amount of premium notes received during the year 1916 .....	63,298 00
Payments on the premium notes of 1916, including all sums credited on said notes, viz.:	
Cash paid up to 31st December, 1916 .....	4,097 26



GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A.

*Commenced business 16th February, 1860.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Robert Amos .....	Guelph, Ont.
J. P. Henderson .....	Guelph (R.R. 7), Ont.
Geo. Holmwood .....	Guelph (R.R. 5), Ont.
W. R. Elliott .....	Guelph, Ont.
James Bowman .....	Guelph (R.R. 7), Ont.
D. McCrae .....	Guelph, Ont.
Frank Laidlaw .....	Guelph (R.R. 7), Ont.
C. R. Blyth .....	Guelph (R.R. 5), Ont.
John McIntosh .....	Ariss (R.R. 1), Ont.

*Officers:*

Robert Amos, President .....	Guelph, Ont.
J. P. Henderson, Vice-President .....	Guelph (R.R. 7), Ont.
John L. Carter, Secretary-Treasurer .....	Guelph, Ont.

*Auditors:*

Andrew Whitelaw .....	Guelph (R.R. 7), Ont.
Wm. Laidlaw .....	Guelph, Ont.

Unassessed premium note capital, \$21,308.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Amount of cash in Bank of Commerce at Guelph .....	\$2,537 29
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$21,308 42
Less residue of premium notes given for re-insurance .....	160 80
	<hr/>
	21,147 62
Amount unpaid of fixed payments of 1916 .....	25 24
Amount unpaid of fixed payments of prior instalments (not ex- tended) .....	\$41 38
	<hr/>
Total assets .....	\$23,710 15

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$1,962 24	
Cash received as fixed payments, 1916 .....		\$865 80
"        fixed payments of prior years .....		87 90
"        interest . . . . .		64 80
"        other . . . . .		1 00
Total receipts .....		<u>\$1,019 50</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commissions .....	\$77 00
"        postage, telephones, telegrams and express .....	13 32
"        taxes . . . . .	2 68
"        statutory assessment and license fee .....	9 36
"        printing, stationery and advertising .....	44 29
"        salaries, directors' and auditors' fees .....	184 00
"        sundry expenses, Fire Underwriters .....	2 00

Total expenses of management ..... \$332 65

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	105 00
Cash paid for re-insurance .....	6 80

Total expenditure ..... \$444 45

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$488,195 00
Re-insurance.	
On mutual system .....	3,850 00
Net risks actually carried by Company 31st December, 1916 .....	<u>\$484,344 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	227	\$502,955 00
Policies new and renewed during 1916 .....	77	175,545 00
Gross number and amount in force during 1916 .....	304	\$678,500 00
Less expired and cancelled in 1916 .....	92	190,305 00
Net risks in force 31st December, 1916 .....	212	<u>\$488,195 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$23,083 50
Amount of premium notes, after deducting all payments thereon and assessments levied .....	21,308 42
Amount of premium notes received during the year 1916 .....	8,407 50
Payments on premium notes of 1916, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1916 .....	311 06
(b) Notes for fixed payments or assessments unpaid at 31st December, 1916 .....	25 24

Re-insurance.

Amount of notes given by Company for re-insurance .....	\$170 00
Less payments made thereon .....	9 20
Residue of said premium notes for which the Company is still liable .....	\$160 80



HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ACTON.

Commenced business 2nd April, 1890.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Henry W. Cook .....	Streetsville, Ont.
Wallace A. Lasby .....	Rockwood, Ont.
George Gastle .....	Milton, Ont.
James Kirkwood .....	Hillsburg, Ont.
Richard Graham .....	Georgetown, Ont.
Colin Cameron .....	Rockwood, Ont.
N. F. Lindsay .....	Acton, Ont.
George E. Fisher .....	Burlington, Ont.
John Wilson .....	Erin, Ont.

Officers:

Henry W. Cook, President .....	Streetsville, Ont.
Wallace A. Lasby, Vice-President .....	Streetsville, Ont.
Thomas Moore, Secretary-Treasurer .....	Campbellville, Ont.

Auditors:

Ebenezer Beswick .....	Acton, Ont.
R. E. Hall .....	Hornby, Ont.

Unassessed premium note capital, \$212,875.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand .....	\$7 95	
Cash in Royal Bank, Guelph, Ont. ....	4,133 82	
Cash in Bank of Nova Scotia, Campbellville, Ont. ....	6,373 56	
Cash in Bank of Nova Scotia, Acton, Ont. ....	1,483 25	
Amount of notes or due bills less than one year overdue .....	110 90	
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$212,875 55	
Less residue of premium notes given by the Company for re-insurance .....	10,536 20	
		202,339 35
Office furniture and safe (not extended) .....	\$75 00	
Total assets .....		\$214,448 83

- LIABILITIES.

Amount of losses adjusted .....	\$600 00
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RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$7,337 88
Cash received as fixed payments of 1916 .....	\$14,455 65
“ fixed payments of prior years .....	253 70
“ interest . . . . .	247 99
“ re-insurance on losses .....	31 10
“ reinsurance premiums .....	253 05
Total receipts .....	\$15,241 49

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission .....	\$1,095 00
“ investigation and adjustment of claims .....	193 60
“ statutory assessment and license fee .....	66 76
“ postage, telephone, telegrams and express .....	98 74
“ rent . . . . .	13 00
“ printing, stationery and advertising .....	80 35
“ taxes (Government and Municipal) .....	51 45
“ salaries, directors' and auditors' fees .....	1,278 60
“ travelling expenses .....	3 40
“ other expenses of management .....	15 81
Total expenses of management .....	\$2,896 71
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1916 .....	31 00
“ losses which occurred during 1916 .....	6,375 40
“ reinsurance . . . . .	460 40
“ rebate . . . . .	817 28
Total expenditure .....	\$10,580 79

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$7,439,160 00

Less Re-insurance.

On mutual system .....	235,300 00
Net risks actually carried at 31st December, 1916 .....	\$7,203,860 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	3,297	\$7,127,785 00
Policies new and renewed during 1916 .....	1,142	2,564,070 00
Gross number and amount in force during 1916 .....	4,439	\$9,691,855 00
Less expired and cancelled in 1916 .....	1,072	2,252,695 00
Net risks in force 31st December, 1916 .....	3,367	\$7,439,160 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$256,068 50
Amount of premium notes, after deducting all payments thereon and assessments levied .....	212,875 55
Amount of premium notes received during the year 1916 .....	88,397 55
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1916 .....	14,568 90
Notes given for fixed payments unpaid .....	110 90

## B.—Re-insurance.

Amount of premium notes given by Company for re-insurance ..	11,350 00
Less payments thereon .....	813 80
Residue of premium notes given for re-insurance .....	\$10,536 20



HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

Commenced business 1st July, 1898.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Albert E. Hoskin .....	Cobourg, Ont.
S. W. Staples .....	Baltimore (R.R. 2), Ont.
Erwin Rosevear .....	Cold Springs, Ont.
Geo. H. Martyn .....	Port Hope, Ont.
John Greer .....	Baillieboro', Ont.
Benjamin Stewart .....	Baltimore (R.R. 2), Ont.

Officers:

Albert E. Hoskin, President .....	Cobourg, Ont.
S. W. Staples, Vice-President .....	Baltimore (R.R. 2), Ont.
J. Herbert Davidson, Treasurer .....	Camborne, Ont.
Thomas Hoskin, Secretary .....	Cobourg (R.R. 5), Ont.

Auditors:

Thos. Roberts .....	Port Hope, Ont.
M. F. Ames .....	Plainville, Ont.

Unassessed premium note capital, \$79,821.22.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value debentures and Canada War Loan .....		\$7,000 00
Cash on hand, head office .....	\$122 39	
Cash in Bank of Nova Scotia, Cobourg .....	528 66	
Cash in Bank of Toronto, Cobourg .....	904 76	
	\$1,555 81	
Less cheque .....	1 20	
		1,554 61
Amount of fixed payments of 1916 unpaid .....		530 25
Amount of fixed payments of prior year unpaid (not extended) . . . . .	\$226 22	
Amount assessments levied prior to 1916 .....		9 73
Amount of premium notes after deducting all payments made and assessment levied .....	\$79,821 22	
Less residue of premium notes given by Company for re-insurance . . . . .	2,513 40	
		77,307 82
Amount of office furniture (not extended) .....	\$210 00	
Total assets .....		\$86,402 41

## LIABILITIES.

Due agents, fees .....	\$75 00
Total liabilities .....	<u>\$75 00</u>

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,664 34
Cash received as fixed payments of 1916 .....	\$6,132 10
“ fixed payments of prior years .....	359 94
“ assessments in years prior to 1916 .....	41 79
“ interest .....	386 93
“ re-insurance on losses .....	87 50
“ all other .....	19 96
Total receipts .....	<u>\$7,028 22</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission .....	\$698 75
“ Division Court costs .....	10 41
“ statutory assessment and license fee .....	29 65
“ investigation of claims .....	73 10
“ salaries, directors' and auditors' fees .....	525 65
“ printing, stationery and advertising .....	36 44
“ postage, telephone, telegrams and express .....	48 00
“ travelling expenses .....	15 10
“ rent .....	13 50
“ taxes .....	49 74
“ all other .....	6 00
Total expenses of management .....	<u>\$1,506 34</u>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	355 00
“ losses which occurred during 1916 .....	6,917 23
“ re-insurance .....	166 65
“ rebate .....	192 73

Total expenditure .....	<u>\$9,137 95</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual .....	\$2,783,985 00

## Re-insurance.

On mutual system .....	100,900 00
Net risks actually carried by Company at 31st December, 1916 .....	<u>\$2,683,085 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,830	\$2,844,555 00
Policies new and renewed during 1916 .....	588	900,630 00
Gross number and amount in force during 1916 .....	2,418	\$3,745,185 00
Less expired and cancelled in 1916 .....	657	961,200 00
Net risks in force 31st December, 1916 .....	1,760	\$2,783,985 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$105,320 69
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	79,821 22
Amount of premium notes received during the year 1916 .....	33,310 30
Payment on premium notes of 1916, including all sums credited on said premium notes, viz.: (a) Cash paid up to 31st December, 1916 .....	6,132 10

Re-insurance.

Amount of premium notes given by Company for re-insurance .....	3,134 25
Less payments made thereon .....	620 85
Amount of residue of said premium notes for which the company is still liable . . . . .	\$2,513 40



HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

*Commenced business 3rd March, 1880.*

Names and addresses of the Directors and Officers for the year 1916.

*Directors:*

L. K. Weber .....	Hawkesville, Ont.
Mark May .....	New Germany, Ont.
George Hannel .....	Ariss, Ont.
Frederick Schaefer .....	New Hamburg, Ont.
Wm. R. Fisk .....	Guelph, Ont.
Alex. McKay .....	Wallenstein, Ont.
Archie Newstead .....	Mosborough, Ont.
I. B. Ditner .....	St. Agatha, Ont.
Chas. M. Wilhelm .....	New Germany, Ont.

*Officers:*

L. K. Weber, President .....	Hawkesville, Ont.
Mark May, Vice-President .....	New Germany, Ont.
Anton Frank, Secretary-Treasurer .....	New Germany, Ont.

*Auditors:*

A. W. Zinger .....	New Germany, Ont.
A. J. Frank .....	New Germany, Ont.

Unassessed premium note capital, \$47,623.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Amount of cash on hand .....	\$13 40	
Amount of cash in Royal Bank, Guelph, Ont. ....	1,193 83	
Amount of cash in Bank of Commerce, Guelph, Ont. ....	2,021 54	
		\$3,228 77
Amount unpaid of assessments levied in 1916 .....		277 41
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		47,623 41
Total assets .....		\$51,129 59

LIABILITIES.—None.

RECEIPTS.

Cash balance, 31st December, 1915 (not extended)	\$2,215 76	
Cash received for assessments levied in 1916		\$1,321 22
“ assessments levied in years prior to 1916		211 60
“ interest		90 49
Total receipts		<u>\$1,623 31</u>

EXPENDITURE.

Expenses of management:		
Amount paid for agents commission		\$148 93
“ statutory assessments and license fees		13 77
“ investigation and adjustment of claims		3 00
“ printing, stationery and advertising		32 25
“ salaries, directors’ and auditors’ fees		275 00
“ postage, telephone, telegrams and express		36 75
“ other expenses		21 74
Total expenses of management		<u>\$531 44</u>
Miscellaneous payments:		
Cash paid for losses which occurred in 1916		78 86
Total expenditure		<u>\$610 30</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual	\$1,061,259 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	613	\$1,011,614 00
Policies new and renewed during 1916	138	296,440 00
Gross number and amount in force during 1916	751	\$1,308,054 00
Less expired and cancelled in 1916	138	246,795 00
Net risks in force 31st December, 1916	613	<u>\$1,061,259 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$55,885 10
Amount of premium notes, after deducting all payments thereon and assessments levied .....	47,623 41
Amount of premium notes received during the year 1916 .....	15,305 51



HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

Commenced business 4th April, 1892.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Robert L. Smyth .....	Chatham, Ont.
Angus Gillanders .....	Highgate, Ont.
W. C. Sifton .....	Palmyra, Ont.
Daniel McKay .....	Ridgetown (R.R. 3), Ont.
R. J. Newman .....	Muirkirk (R.R. 2), Ont.
W. J. Huffman .....	Blenheim (R.R. 3), Ont.
D. Wilson .....	Ridgetown (R.R. 1), Ont.
W. A. Walters .....	Ridgetown (R.R. 1), Ont.
James Leatherdale .....	Northwood (R.R. 3), Ont.

Officers:

Robt. L. Smyth, President .....	Chatham, Ont.
Angus Gillanders, Vice-President .....	Highgate, Ont.
E. D. Milton, Secretary-Treasurer .....	Ridgetown, Ont.

Auditors:

John J. Freel .....	Blenheim, Ont.
Arch. McLaren .....	Highgate (R.R. 2), Ont.

Unassessed premium note capital, \$132,260.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Amount of cash on hand at head office .....	\$133 46
" unpaid fixed payments for 1916 .....	412 05
" premium notes in force, after deducting all payments thereon and assessments levied .....	132,260 00
" office furniture (not extended) .....	\$200 00
Total assets .....	<u>\$132,805 51</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance, 31st December, 1915 (not extended) .....	\$230 67	
Cash received for fixed payments of 1916 .....		\$9,877 20
“ fixed payments of prior years .....		177 95
“ interest . . . . .		54 22
“ carpenters' risks .....		29 30
Total receipts .....		<u>\$10,138 67</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for fuel, light and care of hall .....	\$6 50
“ investigation of claims .....	81 20
“ salaries, directors' and auditors' fees .....	673 90
“ statutory assessment and license fees .....	46 34
“ travelling expenses .....	17 00
“ taxes . . . . .	30 11
“ printing, stationery and advertising .....	72 75
“ postage, telephone, telegrams and express .....	94 95
“ Mutual Fire Underwriters .....	7 00

Total expenses of management ..... \$1,029 75

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	\$8,951 19
“ rebates . . . . .	254 94

Total expenditure ..... \$10,235 88

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$5,036,675 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,184	\$4,770,825 00
Policies new and renewed during 1916 .....	864	2,005,275 00
Gross number and amount in force during 1916 .....	3,048	\$6,776,100 00
Less expired and cancelled in 1916 .....	799	1,739,425 00
Net risks in force 31st December, 1916 .....	2,249	<u>\$5,036,675 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of premium notes held by the Company and legally liable to assessment .....	\$151,100 25
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	132,260 00
Amount of premium notes received during the year 1916 .....	60,158 25
Payments on premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid to 31st December, 1916 .....	3,752 40



HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GORRIE.

*Commenced business 10th July, 1873.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

John Jackson .....	Harriston, Ont.
Hugh W. Edgar .....	Gorrie, Ont.
A. E. Gallaher .....	Wroxeter, Ont.
John A. Bryans .....	Fordwich, Ont.
Alexander McKercher .....	Wroxeter, Ont.
James Kirton .....	Bluevale, Ont.

*Officers:*

John Jackson, President .....	Harriston, Ont.
Hugh W. Edgar, Vice-President .....	Gorrie, Ont.
W. S. McKercher, Secretary-Treasurer .....	Wroxeter, Ont.

*Auditors:*

T. R. Bennett .....	Wingham, Ont.
A. A. Graham .....	Fordwich, Ont.

Unassessed premium note capital, \$524,267.60.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of real estate .....	\$1,300 00
Cash value bonds and debentures .....	27,000 00
Stock of Wroxeter Rural Telephone Co., Limited .....	100 00
Cash at head office .....	\$12 88
Cash in Standard Bank, Brussels .....	186 84
Cash in Royal Bank, Harriston .....	69 61
Cash in Bank of Hamilton, Wroxeter .....	3,134 80
	<hr/>
	3,404 13
Amount unpaid of fixed payments of 1916 .....	844 60
Amount unpaid of fixed payments of prior years (not extended) .....	\$227 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	524,267 60
Amount of accrued interest .....	227 20
	<hr/>
Total assets .....	\$557,143 53

LIABILITIES.

Amount of losses supposed or reported .....	\$3,480 00
Amount of all other liabilities .....	20 00
Total liabilities .....	<u>\$3,500 00</u>

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$10,229 08
Cash held by agents for fees or surveys (not extended) .....	770 00
Cash received as fixed payments of 1916 .....	\$22,699 62
“ fixed payments of prior years .....	384 23
“ interest . . . . .	1,561 15
“ all other sources .....	102 50
“ from investments (not extended) .....	\$8,000 00
Total receipts .....	<u>\$24,747 50</u>

EXPENDITURE.

Expenses of management:	
Amount paid for fuel and light .....	\$55 93
“ to agents for commission .....	1,494 25
“ investigation and adjustment of claims .....	622 30
“ statutory assessment and license .....	103 95
“ printing, stationery and advertising .....	186 05
“ salaries, directors’ and auditors’ fees .....	1,622 30
“ postage, telephone, telegrams and express .....	197 95
“ law costs .....	3 50
“ rent. . . . .	2 00
“ travelling expenses .....	28 00
“ taxes (Government and Municipal) .....	125 92
“ other expenses .....	69 01
Expenses of management .....	<u>\$4,511 16</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1916 .....	49 25
“ losses which occurred during 1916 .....	16,914 55
“ returned premiums and rebate .....	368 91
“ invested (not extended) .....	\$16,718 58
“ Patriotic and Red Cross Funds .....	1,000 00
Total expenditure .....	<u>\$22,843 87</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.	Four years.	Total.
Mutual . . . . .	\$19,900 00	\$11,595,762 00	\$11,615,662 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	5,431	\$11,419,877 00
Policies new and renewed during 1916 .....	1,540	3,419,820 00
Gross number and amount in force during 1916 .....	6,971	\$14,839,697 00
Less expired and cancelled in 1916 .....	1,537	3,224,035 00
Net risks in force 31st December, 1916 .....	5,434	\$11,615,662 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$995 00	\$579,788 10	\$580,783 10
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	875 60	523,392 00	524,267 60
Amount of premium notes received during the year 1916 .....	.....	170,991 00	170,991 00
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:			
(a) Cash paid up to 31st December, 1916 .....	.....	6,581 99	6,581 99
(b) Notes for fixed payments or assessments unpaid at 31st December, 1916 .....	.....	173 30	173 30



KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ROMNEY.

Commenced business 27th July, 1888.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

D. H. Brown .....	Chatham, Ont.
Christian Johnson .....	Kingsville, Ont.
T. B. Harvey .....	Merlin (R.R. 2), Ont.
Nelson H. Shepley .....	Amherstburg, Ont.
Arthur Squires .....	Kingsville, Ont.
Byron Robinson .....	Wheatley, Ont.
Christopher Coulter .....	Wheatley, Ont.
D. Fletcher .....	Fletcher, Ont.
Samuel Burk .....	Blenheim, Ont.
Charles T. Sellars .....	Kingsville, Ont.
Wm. W. Holmes .....	Comber, Ont.
T. R. Clarke .....	Fletcher, Ont.
A. E. Robinson .....	Charing Cross, Ont.

Officers:

D. H. Brown, President .....	Chatham, Ont.
Christian Johnson, Vice-President .....	Kingsville, Ont.
T. B. Harvey, Secretary-Treasurer .....	Merlin, Ont.

Auditors:

J. H. Coatsworth .....	Kingsville, Ont.
Chas. Renwick .....	Wheatley, Ont.

Unassessed premium note capital, \$66,909.16.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of bonds .....	\$6,000 00
Cash at head office .....	\$27 42
Cash in Merchants Bank, Wheatley .....	17 44
Cash in Molsons Bank, Merlin .....	2,810 83
	<hr/>
	2,855 69
Amount unpaid of fixed payments at 1916 .....	291 17
Prior instalments on fixed payments (not extended) .....	\$82 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	66,909 16
Amount of office furniture and safe (not extended) .....	\$160 85
	<hr/>
Total assets .....	\$76,056 02

LIABILITIES.--None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$10,569 24
Cash received as fixed payments of 1916	\$9,279 97
“ fixed payments of prior years	355 33
“ interest	624 80
“ transfer fees and all other	17 50
Total receipts	<u>\$10,277 60</u>

EXPENDITURE.

Expenses of management:	
Cash paid for commission	\$1,318 50
Cash paid on cash collections	8 25
Cash paid for taxes	19 25
“ rent	27 00
“ travelling expenses	251 10
“ salaries, directors' and auditors' fees	1,124 78
“ investigation of claims	109 30
“ postage, telephone, telegrams and express	100 86
“ statutory assessment and license fee	28 06
“ printing, stationery and advertising	65 85
“ all other	42 10
Total expenses of management	<u>\$3,095 05</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1916	\$,525 38
“ rebate	370 72
Total expenditure	<u>\$11,991 15</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year or less.	Three-year risks.	Total.
Mutual	\$1,500 00	\$3,071,342 00	\$3,072,842 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	1,372	\$2,661,295 00
Policies new and renewed during 1916	666	1,357,767 00
Gross number and amount in force during 1916	2,038	\$4,019,062 00
Less expired and cancelled in 1916	498	946,220 00
Net risks in force 31st December, 1916	1,540	<u>\$3,072,842 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$88,598 14
Amount of all premium notes, after deducting all payments thereon and assessment levied .....	66,909 16
Amount of premium notes received during the year .....	38,422 62
Payments on premium notes of 1916, including all sums credited on said premium notes .....	9,279 97



THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

*Commenced business 5th November, 1875.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

John W. Kingston .....Watford, Ont.  
James Smith ..... Sarnia, Ont.  
Guilford Butler .....Croton, Ont.  
John P. McVicar .... Alvinston, Ont.  
A. G. Minielly ..... Wyoming, Ont.  
Thos. Lithgow ..... Thedford, Ont.

*Officers:*

John W. Kingston, President .....Watford, Ont.  
James Smith, Vice-President ..... Sarnia, Ont.  
W. G. Willoughby, Secretary-Treasurer .....Watford, Ont.

*Auditors:*

Alex. Jamieson ..... Forest, Ont.  
P. J. McEwen .....Wyoming, Ont.

Unassessed premium note capital, \$116,930.62.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of debentures .....	\$31,174 52
Cash on hand, head office .....	\$120 29
Cash in Industrial Mortgage and Savings Co., Sarnia .....	5,811 23
Cash in Merchants Bank, Watford .....	7,179 31
	<hr/>
	13,110 83
Amount of instalments, fixed payment.....	2,080 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	116,930 62
Office furniture (not extended) .....	\$150 00
	<hr/>
Total assets .....	\$163,296 92

LIABILITIES.--None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$20,555 49	
Cash received as fixed payments of 1916 .....		\$25,213 42
“ fixed payments of prior years .....		1,953 15
“ interest . . . . .		2,079 58
“ gas engine permits .....		64 35
“ re-insurance on losses .....		2,130 54
“ other receipts .....		17 48
“ from matured debenture (not extended) .....	\$3,892 62	
Total receipts .....		<u>\$31,458 52</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	\$3,165 75	
“ statutory assessment and license fee .....	80 10	
“ printing, stationery and advertising .....	97 60	
“ salaries, directors' and auditors' fees .....	1,630 00	
“ postage, telephone, telegrams and express .....	224 44	
“ travelling expenses .....	36 00	
“ rent . . . . .	7 00	
“ taxes . . . . .	69 51	
“ investigation and adjustment of claims .....	89 90	
“ booklet (annual report) .....	55 35	
“ dues, Mutual Underwriters' Association .....	10 00	
“ law costs .....	12 00	
“ all other .....	29 40	
Total expenses of management .....		<u>\$5,507 05</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	25,548 56	
“ re-insurance . . . . .	738 99	
“ rebates . . . . .	1,787 95	
“ investments (not extended) .....	\$9,213 25	
Total expenditures .....		<u>\$33,582 55</u>

## CURRENCY OF RISKS.

## Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual .....	\$9,304,921 00
Less re-insurance, Cash System .....	102,271 63
Amount actually carried by Company at 31st December, 1916 .....	<u>\$9,202,649 37</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	4,685	\$8,666,236 00
Policies new and renewed during 1916 .....	1,809	3,776,280 00
Gross number and amount in force during 1916 .....	6,494	\$12,442,516 00
Less expired and cancelled in 1916 .....	1,736	3,137,595 00
Net risks in force 31st December, 1916 .....	4,758	\$9,304,921 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$186,283 23
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	116,930 62
Amount of premium notes received during the year 1916 .....	75,548 55
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	25,213 42
Notes for fixed payments unpaid 31st December, 1916 .....	2,080 95



THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PERTH, ONT.

Commenced business 14th September, 1896.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Dennis Noonan .....	Perth (R.R. 4), Ont.
Robert M. Anderson .....	Perth (R.R. 4), Ont.
James C. Glenn .....	Perth (R.R. 2), Ont.
David McLean .....	Perth, Ont.
James Shaw .....	Perth (R.R. 2), Ont.
Carr Thompson .....	Perth (R.R. 2), Ont.
Andrew Cochrane .....	Almonte, Ont.
Alfred Bell .....	Balderson, Ont.
Edmund Burk .....	Perth (R.R. 3), Ont.

Officers.

Dennis Noonan, President .....	Perth (R.R. 4), Ont.
R. M. Anderson, Vice-President .....	Perth (R.R. 4), Ont.
P. Cavers, Secretary .....	Perth, Ont.
W. A. Moore, Treasurer .....	Perth, Ont.

Auditors:

E. R. Stedman .....	Perth (R.R. 1), Ont.
J. Ernest Anderson .....	Perth (R.R. 4), Ont.

Unassessed premium note capital, \$201,206.20.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Canadian war loan bonds .....	\$6,950 00
Cash in hand at head office .....	\$78 95
Cash in Merchants Bank, Perth .....	4,162 65
	<hr/>
	4,241 60
Amount unpaid of fixed payments of 1916 .....	742 57
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	201,206 20
Office furniture and safe (not extended) .....	\$200 00
	<hr/>
Total assets .....	\$213,140 37

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$9,554 30	
Cash received as fixed payments of 1916 .....		\$20,654 85
"        fixed payments of prior years .....		581 07
"        refund of loss paid .....		210 00
"        cancelled policy revived .....		2 67
"        for interest .....		292 18
Total receipts .....		<u>\$21,740 77</u>

EXPENDITURE.

Expenses of management:		
Cash paid for agents' commission .....		\$2,494 95
"        statutory assessment and license fee .....		73 43
"        rent* .....		72 00
"        fuel and light .....		10 90
"        investigation of claims .....		183 25
"        law costs .....		76 85
"        salaries, directors' and auditors' fees .....		616 80
"        printing, stationery and advertising .....		329 88
"        postage, telegrams and express .....		277 78
"        taxes .....		75 24
"        all other .....		47 10
Total expenses of management .....		<u>\$4,258 18</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1916 .....		1,851 08
"        losses which occurred during 1916 .....		13,967 64
"        rebate .....		171 10
"        invested in Dominion War Loan (not ex- tended) .....		\$6,805 47
Total expenditure .....		<u>\$20,248 00</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three-years.
Mutual .....	\$8,067,464 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	5,356	\$7,897,565 00
Policies taken during 1916 .....	1,885	2,942,155 00
Gross number and amount in force during 1916 .....	7,241	\$10,839,720 00
Less expired and cancelled in 1916 .....	1,919	2,772,256 00
Net risks in force 31st December, 1916 .....	5,322	<u>\$8,067,464 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$281,001 76
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	201,206 20
Amount of premium notes received during the year 1916 .....	\$7,661 05
Payment on premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid on premium notes of 1916 to 31st December .....	7,713 30



LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

*Commenced business 17th August, 1876.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

A. C. Parks .....Napanee, Ont.  
Ira B. Hudgins .....Selby, Ont.  
Albert Hartman .....Odessa, Ont.  
M. I. Huffman .....Moscow, Ont.  
H. A. Baker .....Moscow, Ont.  
R. W. Longmore .....Wilton, Ont.

*Officers:*

A. C. Parks, President .....Napanee, Ont.  
Ira B. Hudgins, Vice-President .....Selby, Ont.  
Manly Jones, Secretary-Treasurer .....Napanee, Ont.

*Auditors:*

W. R. Lott .....Napanee, Ont.  
C. W. Neville .....Napanee, Ont.

Unassessed premium note capital, \$54,280.75.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$135 93
Amount unpaid of fixed payments of 1916 .....	159 15
Amount of prior instalments or fixed payment (not extended) .....	\$58 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	54,280 75
Office furniture and safe (not extended) .....	\$50 00
Total assets .....	<u>\$54,575 83</u>

LIABILITIES.

Amount of borrowed money .....	<u>\$600 00</u>
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RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$2,686 71
Cash received during 1915 for:	
“ fixed payments of 1916	\$5,952 20
“ fixed payments of prior years	112 85
“ interest	47 40
“ borrowed money	600 00
Total receipts	<u>\$6,712 45</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission to agents	\$1,024 39
“ statutory assessment and license fee	19 90
“ fuel and light	54 65
“ printing, stationery and advertising	194 24
“ salaries, directors’ and auditors’ fees	792 60
“ postage, telephones, telegrams, express, etc.	60 25
“ investigation and adjustment of claims	31 90
“ rent	18 00
“ taxes	25 50
“ all other expenses	6 10
Total expenses of management	<u>2,227 53</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1916	6,868 32
“ rebate	104 13
“ re-insurance	63 25
Total expenditure	<u>\$9,263 23</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual	\$1,872,434 00
Less re-insured	22,800 00
Net amount of risks at 31st December, 1916	<u>\$1,849,634 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	1,006	\$1,719,834 00
Policies new and renewed during 1916	429	729,725 00
Gross number and amount in force during 1916	1,435	\$2,449,559 00
Less expired and cancelled in 1916	343	577,125 00
Net risks in force, 31st December, 1916	1,092	<u>\$1,872,434 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$65,439 21
Residue of all premium notes on policies in force December 31st, 1916, after deducting all fixed payments thereon and assessments levied .....	54,280 75
Amount of premium notes received during the year 1916 .....	25,630 72
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1916 .....	2,377 25



LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

Commenced business 11th August, 1882.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Dan. Fraser .....	Ilderton, Ont.
John McLachlin .....	Komoka, Ont.
Wm. Hodgson .....	Ilderton, Ont.
Freeman G. Hughes .....	Dunfield, Ont.
Peter Mitchell .....	Ilderton, Ont.
H. W. Harris .....	Dunfield, Ont.
A. E. McKay .....	Poplar Hill, Ont.
Alexander Gray .....	Lobo, Ont.
T. W. Douglas .....	Strathroy, Ont.
John S. Douglas .....	Strathroy, Ont.
John Oliver .....	Dunfield, Ont.
Alex. Wilkie .....	Komoka, Ont.
T. W. Caverhill .....	Ilderton, Ont.
Jos. N. Atkin .....	Strathroy, Ont.
John W. Graham .....	Ilderton, Ont.

Officers:

Dan. Fraser, President .....	Ilderton, Ont.
John McLachlin, Vice-President .....	Komoka, Ont.
J. Marsh, Secretary-Treasurer .....	Coldstream, Ont.

Auditors:

Jno. McVicar .....	Ilderton, Ont.
John McPherson .....	Ilderton, Ont.

Unassessed premium note capital, \$30,979.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value debentures .....	\$7,000 00
Cash on hand at head office .....	12 86
Cash in Royal Bank, London .....	1,506 01
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	30,979 96
Total assets .....	<u>\$39,498 83</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$7,772 80	
Cash received as fixed payments of 1916 .....		\$3,125 02
"    interest . . . . .		316 37
Total receipts .....		<u>\$3,441 39</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	\$139 50
"    statutory assessment and license fee .....	17 50
"    salaries, directors' and auditors' fees .....	296 00
"    printing, stationery and advertising .....	73 25
"    investigation and adjustment of claims .....	15 00
"    postage, telephone, telegrams and express .....	39 22
"    travelling expenses .....	26 00
"    taxes for 1916 .....	11 94

Total expenses of management ..... \$618 41

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	1,901 16
"    rebate . . . . .	75 75
"    Belgian Relief Fund .....	100 00
"    invested in Loan Company debentures (not extended) . . . . .	\$2,000 00

Total expenditure ..... \$2,695 32

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$1,494,243 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	780	\$1,444,018 00
Policies new and renewed during 1916 .....	285	515,410 00
Gross number and amount in force during 1916 .....	1,065	\$1,959,428 00
Less expired and cancelled in 1916 .....	271	465,185 00
Net risks in force 31st December, 1916 .....	794	<u>\$1,494,243 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessments .....	\$184,657 74
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	30,979 96
Amount of premium notes received during the 1916 .....	15,462 30
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1916 .....	3,125 02



LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

W. C. Hodgins .....	Denfield (R.R. No. 4), Ont.
T. N. Talbot .....	Ettrick (R.R. No. 1), Ont.
H. McGuffin .....	London (R.R. No. 5), Ont.
R. S. Douglas .....	Ilderton (R.R. No. 2), Ont.
B. C. Brooks .....	London (R.R. No. 7), Ont.
T. Ramsay .....	Hyde Park, Ont.
C. J. Hardy .....	Thorndale, Ont.
H. Needham .....	Ilderton (R.R. No. 4), Ont.
R. T. Shoebottom .....	Ettrick (R.R. No. 1), Ont.

Officers:

W. C. Hodgins, President .....	Denfield (R.R. No. 4), Ont.
T. N. Talbot, Vice-President .....	Ettrick (R.R. No. 1), Ont.
Edward Dann, Secretary-Treasurer and Manager ...	London, Ont.

Auditors:

James Smibert .....	Ettrick, Ont.
J. E. Johnston .....	Ettrick, Ont.

Unassessed premium note capital, \$70,063.29.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Loan Company's debentures .....	\$15,000 00
Amount of cash at head office .....	\$49 63
Cash in Royal Bank, London .....	791 71
Cash in Home Bank, London .....	396 31
	<hr/>
	1,237 65
Amount unpaid of fixed payments of 1916 .....	128 97
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	70,063 29
Amount of interest due and accrued .....	129 30
	<hr/>
Total assets .....	\$86,559 21

LIABILITIES.

Amount of losses supposed or reported .....	\$25 00
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RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$2,621 25	
Cash received for fixed payments of 1916		\$5,424 23
“ fixed payments of prior years		303 16
“ interest		822 02
“ from investment (not extended)	\$5,000 00	
Total receipts		<u>\$6,549 41</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents		\$528 00
“ janitor		12 00
“ investigation of claims		30 00
“ statutory assessments and license		28 20
“ printing, stationery and advertising		60 79
“ taxes		17 63
“ salaries, directors’ and auditors’ fees		421 50
“ postage, telephone, telegraph and express		45 55
“ travelling expenses, Underwriters’ Association fees		26 40
“ other expenses		20 50
Total expenses of management		<u>\$1,190 57</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916		6,577 06
“ rebate		165 38
“ invested in Loan Company debentures (not extended)	\$5,000 00	
Total expenditure		<u>\$7,933 01</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual	\$2,772,319 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	1,435	\$2,678,619 00
Policies new and renewed during 1916	528	1,010,481 00
Gross number and amount in force during 1916	1,963	\$3,689,100 00
Less expired and cancelled in 1916	506	916,781 00
Net risks in force 31st December, 1916	1,457	<u>\$2,772,319 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$83,303 52
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	70,063 29
Amount of premium notes received during the year 1916 .....	30,337 38
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	5,424 23
Notes for fixed payments or assessments unpaid at 31st December, 1916	128 97



McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WEST MCGILLIVRAY.

Commenced business 2nd May, 1877.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Wm. L. Corbett .....	Ailsa Craig (R.R. 3), Ont.
John D. Drummond .....	Ailsa Craig (R.R. 3), Ont.
Edgar Darling .....	Clandeboye (R.R. 1), Ont.
Weston Maguire .....	Clandeboye (R.R. 1), Ont.
A. E. Taylor .....	Parkhill (R.R. 3), Ont.
Wm. Nichols .....	Parkhill (R.R. 8), Ont.
John R. Potter .....	Parkhill (R.R. 8), Ont.
W. J. Colwell .....	Parkhill (R.R. 2), Ont.
John Robinson .....	Ailsa Craig (R.R. 3), Ont.

Officers:

William L. Corbett, President .....	Ailsa Craig (R.R. 3), Ont.
J. D. Drummond, Vice-President .....	Ailsa Craig (R.R. 3), Ont.
W. T. Amos, Secretary-Treasurer .....	Parkhill (R.R. 8), Ont.

Auditors:

George Hindmarsh .....	Ailsa Craig (R.R. 3), Ont.
David Robinson .....	Ailsa Craig, Ont.

Unassessed premium note capital, \$16,137.23.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Amount of Trust Company Guaranteed Investment receipt .....	\$4,000 00
Amount of cash at head office .....	\$60 50
Amount of cash deposit at Bank of Commerce, Parkhill .....	2,855 01
	<hr/>
	2,915 51
Amount of unpaid fixed assessments of 1916 .....	106 80
Amount of notes or bills one year or more over due (not extended) .....	\$17 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	16,137 23
Less residue of premium notes given by Company for re-insurance .....	173 75
	<hr/>
	15,963 48
Amount office furniture (not extended) .....	\$162 50
	<hr/>
Total assets .....	\$22,985 79

LIABILITIES,

Amount of unpaid Fire Loss claim .....	\$5 00
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## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$5,551 02
Cash received as fixed payments of 1916 .....	\$1,800 90
"    fixed payments of prior years .....	162 45
"    interest .....	231 35
Total receipts .....	<u>\$2,194 70</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission .....	\$80 00
"    investigation and adjustment of claims .....	16 00
"    statutory assessment and license fee .....	10 93
"    salary, auditors' and directors' fees .....	192 00
"    postage and express .....	8 60
"    printing .....	33 75
"    all other expenses .....	7 20

Total expenses of management ..... \$348 48

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	58 00
"    losses which occurred during 1916 .....	359 13
"    re-insurance .....	16 25
"    rebate .....	48 35

Total expenditure ..... \$830 21

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual .....	\$717,210 00

## Re-insurance.

On mutual system .....	6,500 00
Net risks actually carried by Company at 31st December, 1916 .....	<u>\$710,710 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	446	\$684,655 00
Policies new and renewed during 1916 .....	160	254,360 00
Gross number and amount in force during 1916 .....	606	\$939,015 00
Less expired and cancelled in 1916 .....	151	221,805 00
Net risks in force 31st December, 1916 .....	455	<u>\$717,210 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$21,516 30
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	16,137 23
Amount of premium notes received during the year 1916 .....	7,630 80
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	1,800 90
Notes for fixed payments unpaid .....	106 80

Re-insurance.

Amount of premium notes given by Company for re-insurance .....	195 00
Less payments made thereon .....	21 25
Amount of residue of said premium notes for which the Company is still liable . . . . .	\$173 75



MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLUMBUS.

Commenced business 19th August, 1895.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Wm. Smith .....	Columbus, Ont.
Noah Burkholder .....	Pickering, Ont.
G. B. Mothersill .....	Oshawa, Ont.
Peter Christie .....	Manchester, Ont.
Isaac T. Chapman .....	Orono, Ont.
J. J. Smith .....	Enniskillen, Ont.
Alex. Mackenzie .....	Oshawa, Ont.
H. E. Webster .....	Whitby, Ont.
S. J. Williams .....	Hampton, Ont.
Joshua Hoover .....	Stouffville, Ont.
Charles Calder, M.P.P. ....	Brooklin, Ont.
J. H. Devitt, M.P.P. ....	Burketon, Ont.

Officers:

Wm. Smith, M.P., President .....	Columbus, Ont.
Noah Burkholder, Vice-President .....	Pickering, Ont.
Wm. Purves, Secretary .....	Columbus, Ont.
Samson Roberts, Treasurer .....	Columbus, Ont.

Auditors:

W. E. N. Sinclair .....	Oshawa, Ont.
W. F. Weir .....	Port Perry, Ont.

Unassessed premium note capital, \$154,727.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value mortgages on real estate .....	\$2,000 00
Amount of municipal and Loan Company debentures .....	33,017 96
Actual cash on hand at head office .....	\$32 33
Cash in Standard Bank, Oshawa .....	13,319 16
	<hr/>
	13,351 49
Amount of unpaid fixed payments, 1916 .....	398 85
Amount of premium notes in force, after deducting all pay- ments thereon and assessment levied .....	\$154,727 35
Less residue of premium notes given for re-insurance .....	2,503 80
	<hr/>
	152,223 55
Interest accrued .....	410 70
	<hr/>
Total assets .....	\$201,402 55

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$5,415 37	
Cash received for fixed payments of 1916 .....		\$15,141 25
“ fixed payments of prior years .....		737 40
“ interest during 1916 .....		2,138 74
“ re-insurance premiums .....		166 65
“ from other sources .....		3 15
“ investments (not extended) .....	\$1,106 13	
Total receipts .....		<u>\$18,187 19</u>

EXPENDITURE.

Expenses of management:		
Cash paid for agents commission .....		\$2,420 39
“ investigation and adjustment of claims .....		82 00
“ salaries, directors’ and auditors’ fees .....		1,736 00
“ travelling expenses .....		15 00
“ statutory assessment and license fee .....		57 85
“ printing, stationery and advertising .....		360 22
“ postage, telephone, telegrams and freight .....		134 48
“ rent .....		27 00
“ other expenses .....		103 09
Total expenses of management .....		<u>\$4,936 03</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916 .....		4,997 54
“ rebate .....		206 93
“ re-insurance .....		216 70
“ Canadian Red Cross and Patriotic Fund .....		1,000 00
Total expenditure .....		<u>\$11,357 20</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year or less.	Two years.	Three years.	Total.
Mutual .....	\$20,480 00	\$13,350 00	\$6,329,460 00	\$6,363,290 00
Re-insurance.				
On mutual system .....			99,500 00	99,500 00
Total re-insurance .....			<u>\$99,500 00</u>	<u>\$99,500 00</u>
Net risks carried at 31st December, 1916 .....	\$20,480 00	\$13,350 00	\$6,229,960 00	<u>\$6,263,790 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	3,809	\$6,099,845 00
Policies new and renewed during 1916 .....	1,373	2,173,765 00
Gross number and amount in force during 1916 .....	5,182	\$8,273,610 00
Less expired and cancelled in 1916 .....	1,275	1,910,320 00
Net risks in force, 31st December, 1916 .....	3,907	\$6,363,290 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	One-year risks.	Two-year risks.	Three-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	\$618 60	\$414 35	\$200,633 35	\$201,666 30
Amount of premium notes, after deducting all payments thereon and assessments levied ..	529 15	336 35	153,861 85	154,727 35
Amount of premium notes received during the year 1916..	715 85	292 20	65,459 65	66,467 70
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:				
(a) Cash paid up to 31st December, 1916 .....	103 45	49 50	15,154 95	15,307 90
(b) Notes for fixed payment or assessments unpaid at 31st December, 1916 .....	.....	.....	398 85	398 85
Amount of premium notes given for re-insurance .....	.....	.....	\$3,123 50	\$3,123 50
Less payments made thereon ..	.....	.....	619 70	619 70
Residue of said premium notes for which the Company is still liable .....	.....	.....	\$2,503 80	\$2,503 80



NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

John R. Wissler .....	Elora, Ont.
Michael Heffernan .....	Arthur, Ont.
David Rea .....	Fergus, Ont.
Adam Boyle .....	Orton, Ont.
W. L. Gordon .....	Elora, Ont.
Wm. J. Deans .....	Fergus, Ont.

Officers:

John R. Wissler, President .....	Elora, Ont.
Michael Heffernan, Vice-President .....	Arthur, Ont.
James Beattie, Secretary-Treasurer .....	Fergus, Ont.

Auditors:

Col. J. J. Craig .....	Fergus, Ont.
John McClelland .....	Arthur, Ont.

Unassessed premium note capital, \$89,777.27.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value debentures .....	\$5,000 00
Cash on hand at head office .....	\$87 35
Actual cash in Imperial Bank, Fergus .....	399 33
“       Royal Bank, Fergus .....	979 93
	1,466 61
Amount unpaid of fixed payments of 1916 .....	618 40
Amount unpaid of fixed payments in prior years (not extended) .....	\$678 82
Amount of premium notes in force after deducting all pay- ments thereon and assessments levied .....	\$89,777 27
Less residue of premium notes given by the Company for re- insurance .....	468 15
	89,309 12
Interest .....	141 76
Total assets .....	\$96,535 89

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,027 67
Cash received as fixed payments of 1916 .....	\$5,867 43
“ as fixed payments of prior years .....	421 07
“ for interest .....	398 17
“ permits . . . . .	2 00
Total premiums .....	<u>\$6,688 67</u>

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission .....	\$817 50
“ investigation and adjustment of claims .....	132 20
“ statutory assessment and license fee .....	31 06
“ printing, stationery and advertising .....	277 82
“ salaries, directors' and auditors' fees .....	898 79
“ taxes . . . . .	18 53
“ postage, telephone, telegrams and express .....	72 98
“ travelling expenses .....	20 00
“ other expenses .....	5 00
Total expenses of management .....	<u>\$2,273 88</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	6,825 86
“ rebate . . . . .	149 99
Total expenditure .....	<u>\$9,249 73</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual system .....	\$3,186,936 00
Less Re-insurance.	
On mutual system .....	29,500 00
Net risks carried at 31st December, 1916 .....	<u>\$3,157,436 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,558	\$3,008,971 00
Policies new and renewed during 1916 .....	545	1,048,080 00
Gross number and amount in force during 1916 .....	2,103	\$4,057,051 00
Less expired or cancelled in 1916 .....	471	870,115 00
Net risks in force 31st December, 1916 .....	1,632	<u>\$3,186,936 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$106,988 71
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	89,777 27
Amount of premium notes received during the year 1916 .....	34,310 10
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,199 99
Notes for fixed payments up to 31st December, 1916 .....	127 90

## Re-insurance.

Amount of premium notes given by Company for re-insurance .....	623 00
Less payments made thereon .....	154 85
Amount of residue of said premium notes for which the Company is still liable .	\$468 15



MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

Commenced business 25th May, 1878.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Charles Youngs .....	Embro (R.R. 1), Ont.
Alex. McDonald .....	Embro (R.R. 1), Ont.
James Stewart .....	Dorchester, Ont.
Wm. Colyer .....	Ingersoll (R.R. 3), Ont.
James Henderson .....	Thamesford (R.R. 1), Ont.
Jas. H. Davis .....	Belton (R.R. 1), Ont.
Thomas Duffin .....	Thorndale (R.R. 4), Ont.
Geo. A. Monroe .....	Embro (R.R. 4), Ont.
D. M. Cole .....	Lakeside (R.R. 2), Ont.

Officers:

Charles Youngs, President .....	Embro (R.R. 1), Ont.
Alex. McDonald, Vice-President .....	Embro (R.R. 1), Ont.
E. J. Pearson, Secretary .....	Kintore, Ont.
Jas. Patterson, Treasurer .....	Thamesford, Ont.

Auditors:

W. W. Day .....	Thamesford, Ont.
L. J. Pelton .....	Thamesford, Ont.

Unassessed premium note capital, \$282,751.25.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value debentures .....	\$6,025 00
Amount of cash in Royal Bank, Thamesford .....	1,653 66
Amount unpaid of assessments levied in 1916 .....	695 56
Amount unpaid of assessments levied prior to 1916 .....	287 61
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	282,751 25
Total assets .....	\$291,413 08

LIABILITIES.

Amount of rent of hall .....	\$26 00
Amount of retained balance premium notes .....	106 25
Total liabilities .....	\$132 25

RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$2,268 03	
Cash received for application fees		\$844 18
“ assessments levied in 1916		10,827 16
“ assessments levied before 1916		449 83
“ interest , ,		396 86
“ retained premiums		75 00
“ refund for witness fees		11 35
Total receipts		<u>\$12,604 38</u>

EXPENDITURE.

Expenses of management:		
Amount paid for agents' commission		\$842 00
“ statutory assessment and license fee		59 73
“ printing, advertising, postage, etc.		396 18
“ rent . .		39 00
“ salaries, directors' and auditors' fees		870 20
“ investigation of claims		186 00
“ law costs		11 35
“ travelling expenses		43 35
“ all other		69 47
Total expenses of management		<u>\$2,517 28</u>
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1916		644 00
“ losses which occurred during 1916		9,980 76
“ rebate . .		76 71
Total expenditure		<u>\$13,218 75</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . .	\$6,710,143 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	2,380	\$6,316,028 00
Policies new and renewed during 1916	922	2,370,280 00
Gross number and amount in force during 1916	3,302	\$8,686,308 00
Less expired and cancelled in 1916	836	1,976,165 00
Net risks in force 31st December, 1916	2,466	<u>\$6,710,143 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$304,692 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	282,751 25
Amount of premium notes received during the year 1916 .....	108,625 25



## NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SIMCOE.

*Commenced business 30th January, 1882.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

George Erwin .....	Simcoe, Ont.
Theo. Cunningham .....	Windham Centre, Ont.
Wilson Porter .....	Port Dover, Ont.
Alfred Roberts .....	Simcoe, Ont.
A. R. Reid .....	Lynedoch, Ont.
Nelson Clement .....	Vanessa, Ont.
J. S. Benn .....	Courtland, Ont.
William A. Bowyer .....	Simcoe, Ont.
S. N. Palmerton .....	Walsh, Ont.
James H. Smith .....	Simcoe, Ont.
William Kelly .....	Clear Creek, Ont.
Fred. Curtis .....	Lynedoch, Ont.

*Officers:*

George Erwin, President .....	Simcoe, Ont.
Theo. Cunningham, Vice-President .....	Windham Centre, Ont.
N. Stanley Boughner, Secretary-Treasurer .....	Simcoe, Ont.

*Auditors:*

Joseph Gilbertson .....	Simcoe, Ont.
Frank Shearer .....	Simcoe, Ont.

Unassessed premium note capital, \$77,966.59.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash on hand at head office .....	\$165 47	
Cash in Molsons Bank, Simcoe .....	16 22	
		\$181 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		77,966 59
Amount unpaid of fixed payments of 1916 .....		115 02
Total assets .....		\$78,263 30

## LIABILITIES.

Amount of borrowed money .....	\$4,300 00
Amount of losses adjusted .....	935 39
Total liabilities .....	\$5,235 39

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$176 67
Cash received as fixed payments of 1916 .....	\$7,305 43
“ fixed payments of prior years .....	125 91
“ interest .....	4 50
“ all other sources .....	30 37
Total receipts .....	<u>\$7,466 21</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission .....	\$1,068 05
“ printing, stationery and advertising .....	112 84
“ statutory assessment and license .....	24 74
“ taxes .....	15 18
“ salaries, directors' and auditors' fees .....	676 41
“ travelling expenses .....	11 75
“ rent .....	110 00
“ telephone and express .....	6 35
“ fuel and light .....	11 70
“ interest .....	271 35
“ other expenses .....	69 74

Total expenses of management ..... \$2,378 11

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	4,196 54
“ rebate .....	86 54
“ in repayment of loan .....	800 00

Total expenditure ..... \$7,461 19

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual .....	\$2,367,880 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,566	\$2,277,635 00
Policies new and renewed during 1916 .....	419	674,200 00
Gross number and amount in force during 1916 .....	1,985	\$2,951,835 00
Less expired and cancelled in 1916 .....	428	583,955 00
Net risks in force 31st December, 1916 .....	1,557	<u>\$2,367,880 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$94,793 60
Amount of all premium notes, after deducting all payments made thereon and assessments levied .....	77,966 59
Amount of premium notes received during the year 1916 .....	26,968 00
Payment on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,055 15



NORTH KENT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, THAMESVILLE, ONT.

Commenced business 31st May, 1910.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

H. J. French .....	Dresden, Ont.
W. J. Mitton .....	Thamesville, Ont.
Peter G. Morgan .....	Thamesville, Ont.
C. E. Bodkin .....	Thamesville, Ont.
J. W. Simpson .....	Tupperville, Ont.
Harry Lannigan .....	Eberts, Ont.
Robert Forsyth .....	Eberts, Ont.
J. B. Clapp .....	Turnerville, Ont.
Walter Holmes .....	Dawn Mills, Ont.

Officers:

H. J. French, President .....	Dresden, Ont.
W. J. Mitton, Vice-President .....	Thamesville, Ont.
G. A. Fraser, Secretary-Treasurer .....	Thamesville, Ont.

Auditors:

W. J. Bodkin .....	Thamesville, Ont.
J. C. Harris .....	Thamesville, Ont.

Unassessed premium note capital, \$45,311.15.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand in head office .....	\$96 61
Cash in Merchants Bank, Thamesville, Ont. ....	1,835 49
Cash in Canadian Bank of Commerce, Dresden, Ont. ....	585 91
	<hr/>
	\$2,518 01
Amount of unpaid fixed payments of 1916 .....	135 05
Amount of premium notes, after deducting all payments thereon and assessments levied .....	45,311 15
	<hr/>
Total assets .....	\$47,964 21

LIABILITIES.

Amount of losses adjusted .....	\$10 00
Other .....	2 87
	<hr/>
Total liabilities .....	\$12 87

RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$3,464 45
Cash received by Company as fixed payments due in 1916	\$3,402 53
“ by Company as fixed payments due in prior years	99 45
“ for interest	110 62
“ for fees	11 50
Total receipts	\$3,624 10

EXPENDITURE.

Expenses of management:	
Cash paid for commission	\$124 95
“ statutory assessment and license fee	17 30
“ salaries, directors' and auditors' fees	420 20
“ printing, stationery and advertising	44 75
“ postage, telephone, telegrams and express	61 46
“ investigation and adjustment of claims	19 00
“ other expenses of management	30 77
Total expenses of management	\$718 43
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1916	25 50
“ losses which occurred during 1916	3,729 85
“ rebates	96 76
Total expenditure	\$4,570 54

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual	\$1,720,720 10

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915	729	\$1,420,429 50
Policies new and renewed during 1916	361	730,495 00
Gross number and amount in force at any time during 1916	1,090	\$2,150,924 50
Deduct expired and cancelled in 1916	238	430,204 40
Net risks in force at 31st December, 1916	852	\$1,720,720 10

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$51,621 60
Amount of premium notes, after deducting all payments thereon and assessments levied .....	45,311 15
Amount of premium notes received during the year .....	21,914 85
Payments on premium notes of 1916, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1916 .....	3,402 53
Notes for fixed payments or assessments unpaid at 31st December, 1916 ..	135 05



ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ONEIDA.

Commenced business 27th March, 1875.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Allan Anderson .....	Caledonia (R.R. 3), Ont.
Peter Kinnear .....	Cayuga (R.R. 4), Ont.
James Downey .....	Caledonia (R.R. 3), Ont.
Geo. Ferguson .....	Cayuga (R.R. 5), Ont.
W. S. Dunnet .....	Lythmore.
R. E. King .....	Cayuga (R.R. 4), Ont.

Officers:

Allan Anderson, President .....	Caledonia (R.R. 3), Ont.
Peter Kinnear, Vice-President .....	Cayuga (R.R. 4), Ont.
M. C. Senn, Secretary-Treasurer .....	Caledonia (R.R. 3), Ont.

Auditors:

Gordon Lang .....	Caledonia (R.R. 3), Ont.
Alex. Dunnet .....	Hagersville (R.R. 3), Ont.

Unassessed premium note capital, \$24,717.47.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$6 77	
Cash on hand at Standard Bank, Caledonia, Ont. ....	1,003 35	
Cash on hand at Bank of Hamilton, Hagersville, Ont. ....	209 33	
		\$1,219 45
Amount of unpaid assessments levied during 1916 .....		21 41
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		24,717 47
Total assets .....		\$25,958 33

LIABILITIES.--None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$998 05	
Held by agents for fees or surveys (not extended) .....	\$133 00	
Cash received for assessment levied in 1916 .....		\$2,356 86
“ interest . . . . .		30 02
Total receipts .....		\$2,386 88

EXPENDITURE.

Expenses of management:

Cash paid agents' fees on applications or policies (not extended) . . . . .	\$133 00	
Amount paid for statutory assessment and license fee . . . . .		\$13 24
" printing, stationery and advertising . . . . .		6 50
" salaries, directors' and auditors' fees . . . . .		210 70
" postage, telephone, telegrams and express . . . . .		20 86
" taxes (Government and Municipal) . . . . .		14 34
" travelling expenses . . . . .		13 75
" dues, Underwriters' Association . . . . .		3 00
		<u>\$282 39</u>

Miscellaneous payments:

Cash paid for losses which occurred during 1916 . . . . .	1,875 17
" rebate . . . . .	7 92

Total expenditure . . . . .	<u>\$2,165 48</u>
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CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$961,023 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 . . . . .	376	\$951,058 00
Policies new and renewed during 1916 . . . . .	133	357,590 00
	<u>509</u>	<u>\$1,308,648 00</u>
Gross number and amount in force during 1916 . . . . .	141	347,625 00
Less expired and cancelled in 1916 . . . . .		
	<u>368</u>	<u>961,023 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment . . . . .	\$29,181 54
Amount of all premium notes, after deducting all payments thereon and assessment levied . . . . .	24,717 47
Amount of premium notes received during the year 1916 . . . . .	10,799 83
Payments on premium notes of 1916, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1916 . . . . .	2,356 86

OSGOODE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KENMORE.

Commenced business February 1st, 1914.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

A. G. E. Robertson ..... Metcalfe (R.R. 1), Ont.  
A. Daw ..... Metcalfe (R.R. 3), Ont.  
R. Craig ..... Russell, Ont.  
J. R. Morrow ..... Pana, Ont.  
H. S. Latimer ..... Metcalfe, Ont.  
J. H. Cumming ..... Ormond, Ont.

Officers:

A. G. E. Robertson, President ..... Metcalfe (R.R. 1), Ont.  
A. Daw, Vice-President ..... Metcalfe (R.R. 3), Ont.  
R. McLachlin, Secretary-Treasurer ..... Kenmore, Ont.

Auditors:

J. G. Carkner ..... Kenmore, Ont.  
D. McLaren ..... Vernon, Ont.

Unassessed premium note capital, \$65,733.80.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$13 46
Cash in Bank of Ottawa, Russell .....	4,126 43
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	65,733 80
Amount of office furniture (not extended) .....	\$21 00
Total assets .....	<u>\$69,873 69</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,746 91
Cash received for fixed payments in 1916 .....	\$3,459 72
“ interest . . . . .	116 05
Total receipts .....	<u>\$3,575 77</u>



EXPENDITURE.

Cash paid for agents' commissions .....	\$197 25
“ investigation and adjustment of claims .....	22 70
“ statutory assessment and license fee .....	13 26
“ travelling expenses .....	5 00
“ rent . . . . .	52 00
“ salaries, directors' and auditors' fees .....	528 60
“ printing, stationery and advertising .....	16 00
“ postage, telephones, telegrams and express .....	26 60
“ taxes (Government and Municipal) .....	7 48
Total expenses of management .....	\$868 89
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	2,185 00
“ rebate . . . . .	128 90
Total expenditure .....	<u>\$3,182 79</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year.	Two years.	Three years.	Total.
Mutual . . . . .	\$372,460 00	\$580,270 00	\$541,220 00	\$1,493,950 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	488	\$952,730 00
Policies taken during 1915, or renewed .....	271	576,620 00
Gross number and amount of risks at any time during 1916 ..	759	\$1,529,350 00
Deduct expired and cancelled in 1916 .....	31	35,400 00
Net risks on mutual system, 31st December, 1916 .....	728	<u>\$1,493,950 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	One-year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes legally liable to assessment . . . . .	\$18,623 00	\$29,013 50	\$27,061 00	\$74,697 50

Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	16,388 24	25,531 88	23,813 68	65,733 80
Amount of premium notes re- ceived during the year 1916	.....	.....	28,831 00	28,831 00
Payments on premium notes of 1916, including all sums credited on said premium notes:				
Cash paid up to 31st December, 1916 . . . . .	2,234 76	3,628 02	3,459 72	9,322 50

OTTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NORWICH.

Commenced business 13th August, 1887.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

J. R. Johnson .....	Springford, Ont.
A. W. Smith .....	Scotland, Ont.
T. J. Lammiman .....	Currie's, Ont.
John Cornell .....	Otterville, Ont.
F. W. Vardon .....	Springford, Ont.
William Schell .....	Woodstock, Ont.
Jas. E. Carroll .....	Norwich, Ont.
Robt. Fewster .....	Norwich, Ont.
P. Slattery .....	Woodstock, Ont.

Officers:

J. R. Johnson, President .....	Springford, Ont.
A. W. Smith, Vice-President .....	Scotland, Ont.
T. M. Cayley, Secretary .....	Norwich, Ont.

Auditors:

John McKee .....	Norwich, Ont.
A. W. De Long .....	Norwich, Ont.

Unassessed premium note capital, \$179,104.70.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$175 57	
Cash in Molsons Bank, Norwich, Ont. ....	1,872 27	
Cash in Royal Bank, Norwich, Ont. ....	1,676 86	
		\$3,724 70
Amount of unpaid instalments, fixed payments, 1916 .....		1,125 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		179,104 70
Amount unpaid fees .....		102 00
Total assets .....		\$184,056 60

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$396 98
Cash received for application fees .....	\$469 00
" fixed payments of 1916 .....	9,372 25
" fixed payments of prior years .....	452 40
" interest .. .....	16 67
Total receipts .....	<u>\$10,310 32</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission .....	\$611 00
" investigation of claims .....	74 75
" salaries, directors' and auditors' fees .....	886 40
" interest .. .....	33 00
" stationery, printing, advertising and calendars .....	180 75
" postage, telephone, telegrams and express .....	181 00
" rent .. .....	51 00
" taxes .. .....	43 53
" statutory assessment and license .....	45 57
" travelling expenses .....	3 00
" other expenses, <i>re</i> Underwriters' meeting .....	32 55
Total expenses of management .....	<u>\$2,142 55</u>

## Miscellaneous payments

Amount paid for losses which occurred during 1916 .....	3,359 05
" rebate .. .....	281 00
" repayment of loans .....	1,200 00
Total expenditure .....	<u>\$6,982 60</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual .. .....	\$4,814,135 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,928	\$4,682,535 00
Policies new and renewed during 1916 .....	527	1,362,585 00
Gross number and amount in force during 1916 .....	2,455	\$6,045,120 00
Less expired and cancelled in 1916 .....	537	1,230,985 00
Net risks in force 31st December, 1916 .....	1,918	<u>\$4,814,135 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$205,395 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	179,104 70
Amount of premium notes received during the year 1916 .....	58,105 00
Amount of payments on premium notes of 1916, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1916 .....	2,905 45

## OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

*Commenced business 2nd June, 1884.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

James Green .....	Embro (R.R. 2), Ont.
Alex. Smith .....	Embro (R.R. 5), Ont.
Robert McLeod .....	Embro (R.R. 3), Ont.
John Muterer .....	Ingersoll, Ont.
John Bolton .....	St. Mary's, Ont.
William Smith .....	Woodstock (R.R. 6), Ont.
Robert A. Webber .....	Woodstock (R.R. 6), Ont.
John C. McPherson .....	St. Mary's, Ont.
James G. Calder .....	Thamesford (R.R. 2), Ont.

*Officers:*

James Green, President .....	Embro (R.R. 2), Ont.
Alex. Smith, Vice-President .....	Embro (R.R. 5), Ont.
Columbus Ross, Secretary-Treasurer .....	Embro, Ont.

*Auditors:*

E. L. Sutherland .....	Embro, Ont.
A. L. Murray .....	Embro, Ont.

Unassessed premium note capital, \$52,343.55.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash in Royal Bank, Embro .....	\$66 02
Amount unpaid of assessment of 1916 .....	507 86
Amount unpaid of assessment, prior years .....	81 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	52,343 55
Total assets .....	<u>\$52,999 00</u>

## LIABILITIES.

Amount of losses adjusted .....	\$1,600 00
Amount of borrowed money .....	550 00
Amount of all other .....	7 26
Total liabilities .....	<u>\$2,157 26</u>



## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	
Cash received from assessment during 1916 .....	\$6,118 76
"    assessments in prior years .....	216 25
"    borrowed money .....	4,060 00
"    all other sources .....	7 26
Total receipts .....	<u>\$10,402 27</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commissions .....	\$17 00
"    printing, stationery and advertising .....	26 35
"    statutory assessment and license .....	19 68
"    travelling expenses .....	12 20
"    interest .....	146 81
"    rent .....	26 00
"    salaries, directors' and auditors' fees .....	331 80
"    postage, telephones, telegrams and express .....	25 22
"    investigation and adjustment of claims .....	14 00
"    fire marshal .....	7 02

Total expenses of management ..... \$626 08

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	4,041 92
"    losses which occurred during 1916 .....	1,682 75
"    re-insurance .....	21 90
"    rebate .....	1 20
"    repayment of loan .....	3,962 40

Total expenditure ..... \$10,336 25

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual System .....	\$1,623,155 00
Less re-insurance .....	8,300 00
Net risks at 31st December, 1916 .....	<u>\$1,614,855 00</u>

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	747	\$1,694,290 00
Policies new and renewed during 1916 .....	265	592,375 00
Gross number and amount in force during 1916 .....	1,012	\$2,286,665 00
Less expired and cancelled in 1916 .....	257	663,510 00
Net risks in force 31st December, 1916 .....	755	<u>\$1,623,155 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$60,305 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	52,343 55
Amount of premium notes received during the year 1916 .....	21,429 00
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to 31st December, 1916 .....	1,675 62

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

Commenced business 15th July, 1887.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

W. T. Whale .....	Goldstone, Ont.
Wm. Noecker .....	Drayton, Ont.
Wm. Newstead .....	Moorefield, Ont.
Jno. C. Dixon .....	Moorefield, Ont.
J. B. Farrell .....	Arthur, Ont.
Wm. Murdock .....	Palmerston, Ont.
Robert McArthur .....	Moorefield, Ont.
E. G. Henry .....	Drayton, Ont.
P. J. Cunningham .....	Grand Valley, Ont.
Jesse Jack .....	Moorefield, Ont.
Alex. Duff .....	Drayton, Ont.

Officers:

W. T. Whale, President .....	Goldstone, Ont.
Wm. Noecker, Vice-President .....	Drayton, Ont.
James McEwing, Secretary-Treasurer .....	Drayton, Ont.

Auditors:

Peter Boyer .....	Moorefield, Ont.
Jas. E. McDougall .....	Alma, Ont.

Unassessed premium note capital, \$122,363.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of real estate .....	\$1,500 00
Cash value of mortgages .....	3,200 00
Cash value of war loan .....	6,000 00
Cash in Royal Bank, Drayton .....	\$2,331 29
Cash in Bank of Hamilton, Moorefield .....	1,113 09
Cash in Bank of Hamilton, Orangeville .....	2,576 44
Cash in Royal Bank, Arthur .....	2,475 63
Cash in Royal Bank, Grand Valley .....	711 86
Cash in Sterling Bank, .....	251 40
	<hr/>
	9,459 71
Amount unpaid of fixed payments of 1916 .....	1,113 70
Amount unpaid of fixed payments due prior to 1916 (not extended) .....	\$93 85
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$122,363 00
Less residue of premium notes given for re-insurance .....	165 65
	<hr/>
	\$122,197 35
Amount of office furniture (not extended) .....	\$200 00
	<hr/>
Total assets .....	<u>\$143,470 76</u>

LIABILITIES.—None.



RECEIPTS.

Cash balance at 31st December, 1915 (not extended)	\$10,059 80
Cash received as fixed payments of 1916	\$15,032 95
“ as fixed payments of prior years	661 45
“ for interest	541 92
“ rent	111 00
“ mortgage investments (not extended)	\$1,100 00
Total receipts	\$16,347 32

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission and fees	\$1,094 00
“ statutory assessment and license fee	72 40
“ printing, stationery and advertising	178 15
“ salaries, directors' and auditors' fees	1,064 00
“ investigation and adjustment of claims	222 50
“ postage, telephone, telegrams and express	113 20
“ rent and insurance	28 34
“ taxes	132 77
“ fuel and light	91 51
“ travelling expenses	26 50
“ caretaking of office	20 00
“ other expenditure	96 58
Total expenses of management	\$3,139 95
Miscellaneous payments:	
Cash paid for losses which occurred during 1916	8,859 50
“ rebate, abatements and returned premiums	214 70
“ invested in municipal debentures (not extended)	\$5,833 26
Total expenditure	\$12,214 15

CURRENCY OF RISKS,

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual	\$8,016,400 00
Less re-insurance	12,000 00
Total risks carried	\$8,004,400 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915	3,486	\$7,779,425 00
Policies new and renewed during 1916	966	2,181,200 00
Gross number and amount in force during 1916	4,452	\$9,960,625 00
Less expired and cancelled in 1916	966	1,944,225 00
Net risks in force 31st December, 1916	3,486	\$8,016,400 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$160,729 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	122,363 00
Amount of premium notes received during the year 1916 .....	43,848 00
Payments on premium notes of 1915, including all sums credited on said premium notes viz.:	
Amount of cash paid up to 31st December, 1916 .....	15,032 95
Amount of notes given for fixed payments of assessments unpaid 31st December, 1916 .....	1,113 70

B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance .....	.....
Less payments made thereon .....	.....
Residue of said premium notes for which the Company is still liable ....	\$165 65

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRAMPTON.

Commenced business 24th June, 1876.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

H. Aikin Dolson .....	Cheltenham, Ont.
Thomas McCartney .....	Caledon East, Ont.
N. Harrison .....	Malton (R.R. 2), Ont.
John Cunningham .....	Norval, Ont.
Moses Johnstone .....	Malton (R.R. 2), Ont.
John Gardhouse .....	Weston, Ont.
F. J. Jackson .....	Meadowvale, Ont.
Alex. Armstrong .....	Inglewood (R.R. 1), Ont.
J. A. McBride .....	Belfountain, Ont.

Officers:

H. A. Dolson, President .....	Cheltenham (R.R. 1), Ont.
Thos. McCartney, Vice-President .....	Caledon East, Ont.
J. J. Stewart .....	Brampton, Ont.
David Kirkwood, Treasurer .....	Brampton, Ont.

Auditors:

Ralph Crawford .....	Brampton, Ont.
John H. Watson .....	Snelgrove, Ont.

Unassessed premium note capital, \$290,711.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of mortgages .....	\$22,100 00
Cash in Merchants Bank, Brampton .....	\$1,462 86
Cash in Dominion Bank, Brampton .....	4,275 39
	<hr/>
	\$5,738 25
Less outstanding cheques .....	\$82 70
Due treasurer .....	56 37
	<hr/>
	139 07
	<hr/>
	5,599 18
Cash in agents' hands .....	1,012 82
Amount unpaid of fixed payments of 1916 .....	132 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	290,711 55
Less residue of premium notes given for re-insurance .....	595 50
	<hr/>
	290,116 05
Amount of office furniture (not extended) .....	\$250 00
Amount of interest .....	175 00
	<hr/>
Total assets .....	\$319,135 95



LIABILITIES.

Amount of losses adjusted .....	\$2,713 75
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RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$8,974 47
Cash received at taking of application (not extended) .....	1,455 00
Cash received as fixed payments of 1916 .....	\$26,315 03
“ fixed payments for prior years .....	89 55
“ for interest .....	1,457 54
“ from realization of investments (not extended)..	\$1,000 00
“ agents' balances of 1915 received in 1916 .....	932 45
Total receipts .....	\$28,794 57

EXPENDITURE.

Expenses of management:	
Cash paid for agents' commission .....	\$1,492 75
“ law costs .....	5 75
“ salaries, directors' and auditors' fees .....	2,226 80
“ statutory assessment and license fee .....	87 46
“ rent ..	202 00
“ taxes ..	121 31
“ travelling expenses .....	2 75
“ printing, stationery and advertising .....	273 13
“ investigation and adjustment of claims .....	218 10
“ postage, telephone, telegrams and express .....	232 92
“ for other expenses .....	158 10
Total expenses of management .....	\$5,021 12
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1916 .....	2,960 00
“ losses which occurred during 1916 .....	24,295 55
“ rebate ..	850 77
“ re-insurance ..	42 42
Total expenditure .....	\$33,169 86

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.	Four years.	Total.
Mutual ..	\$4,624,285 00	\$5,796,979 75	\$10,421,264 75
Re-insurance ..	21,250 00	.....	21,250 00
Net risks, December 31st, 1916 .....	\$4,603,035 00	\$5,796,979 75	\$10,400,014 75

## MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	3,825	\$9,516,380 75
Policies new and renewed during 1916 .....	1,455	3,690,924 00
Gross number and amount in force during 1916 *.....	5,280	\$13,207,304 75
Less expired and cancelled in 1916 .....	1,203	2,786,040 00
Net risks in force 31st December, 1916 .....	4,077	\$10,421,264 75

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.	Four-year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment	\$155,172 74	\$196,042 77	\$351,215 51
Amount of all premium notes on Policies in force 31st December, 1916, after deducting all payments thereon and assessments levied . . . . .	127,403 60	163,307 95	290,711 55
Amount of premium notes received during the year 1916 .....	76,484 40	48,462 20	124,946 60
Payments on premium notes of 1916, includ- ing all sums credited on said premium notes:			
Cash paid up to 31st December, 1916 ..	13,571 05	3,392 05	16,963 10

## B.—Re-insurance.

Amount of premium notes given by the Company for re-insurance .....	645 00
Less payments made thereon .....	49 50
Residue of said premium notes for which the Company is still liable .....	\$595 50

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ALFRED.

*Commenced business 5th August, 1901.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Samuel Parisièn ..... Alfred, Ont.  
J. Dalma Pregent ..... Lefaivre, Ont.  
Jas. Clement ..... Alfred Station, Ont.  
M. Lauzon ..... Alfred, Ont.  
Felix Lagenesse ..... Caledonia Springs, Ont.  
Ulric Daoust ..... Plantagenet, Ont.

*Officers:*

Samuel Parisièn, President ..... Alfred, Ont.  
J. Dalma Pregent, Vice-President ..... Lefaivre, Ont.  
B. G. Parisièn, Secretary-Treasurer ..... Alfred, Ont.

*Auditors:*

J. B. Labrosse ..... Alfred, Ont.  
Jos. Meron ..... Alfred, Ont.

Unassessed premium note capital, \$98,402.67.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

School debentures .....	\$12,691 99
Cash on hand at head office .....	\$247 45
Bank of Hochelaga, L'Original, Ont. ....	136 26
Union Bank, Plantagenet .....	305 08
Provincial Bank, Alfred, Ont. ....	4,037 39
	<hr/>
	4,726 18
Amount unpaid of fixed payments of 1916 .....	73 83
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	98,402 67
	<hr/>
Total assets .....	\$115,894 67

LIABILITIES.—None.



RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$7,634 91	
Cash received for fixed payments due in 1916 .....		\$9,853 77
“ fixed payments due in prior years .....		15 75
“ interest . . . . .		723 92
“ refund of fire loss, <i>re</i> Mrs. Goulet .....		650 00
“ principal of debentures (not extended) .....	\$1,221 12	
Total receipts .....		<u>\$11,248 44</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission to agents .....		\$48 80
“ fuel and light .....		8 00
“ travelling expenses .....		92 50
“ statutory assessment and license fee .....		35 56
“ printing, stationery and advertising .....		59 35
“ salaries, directors’ and auditors’ fees .....		632 00
“ postage, telegrams and express .....		154 85
“ law costs .....		70 00
“ Underwriters Association .....		5 00
“ taxes, Provincial .....		23 88
Total expenses of management .....		<u>\$1,129 94</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916 .....		9,352 42
“ which occurred prior to 1916 .....		650 00
“ rebates . . . . .		245 93
“ in municipal debentures (not extended) ....	\$4,000 00	
Total expenditure .....		<u>\$11,378 29</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$3,990,235 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	2,289	\$3,526,450 00
Policies new and renewed during 1916 .....	1,010	1,643,535 00
Gross number and amount in force during 1916 .....		<u>3,299</u> <u>\$5,169,985 00</u>
Less expired and cancelled in 1916 .....	819	1,179,750 00
Net risks in force 31st December, 1916 .....		<u>2,480</u> <u>\$3,990,235 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

Three-year risks.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$119,687 05
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	98,402 67
Amount of premium notes received during the year 1916 .....	49,306 05
Payments on the premium notes of 1916, including all sums credited on said premium notes:	
(a) Cash paid up to 31st December, 1916 .....	7,089 42

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

Commenced business May, 1859.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Wm. J. Little .....	Hespeler (R.R. 2), Ont.
Allen Stewart .....	Puslinch (R.R. 2), Ont
George H. Laird .....	Guelph (R.R. 6), Ont.
Alexander Smith .....	Hespeler (R.R. 2), Ont.
Peter Iles .....	Guelph (R.R. 2), Ont.
Wm. H. Schultz .....	Puslinch (R.R. 2), Ont
John McKenzie .....	Moffat (R.R. 1), Ont.
Alexander McLean .....	Puslinch (R.R. 1), Ont
Hector Gilchrist .....	Puslinch (R.R. 1), Ont

Officers:

Wm. J. Little, President .....	Hespeler (R.R. 2), Ont.
Allen Stewart, Vice-President .....	Puslinch (R.R. 2), Ont.
John Blake, Secretary-Treasurer .....	Puslinch (R.R. 2), Ont.

Auditors:

William Nicoll .....	Puslinch (R.R. 1), Ont.
John A. Cockburn .....	Puslinch (R.R. 1), Ont.

Unassessed premium note capital, \$52,683.58.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand, head office .....	\$57 44
Cash on deposit to Company's credit in Bank of Commerce, Guelph .....	89 54
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	52,683 58
Amount unpaid of assessments of 1916 .....	432 00
Amount unpaid of assessments of prior years .....	2 55
Office furniture (not extended) .....	\$50 00
Total assets .....	\$53,265 11

LIABILITIES.

Amount of losses adjusted .....	\$130 00
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RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,536 96
Cash received at taking of application held by agents for fees (not extended ) .....	300 00
Cash received for assessment of 1916 .....	\$6,866 72
“ assessments of prior years .....	162 30
“ interest . . . . .	65 96
“ borrowed during 1916 .....	3,500 00
“ all other sources .....	12 10
Total receipts .....	<u>\$10,607 08</u>

EXPENDITURE.

Expenses of management:	
Amount paid to agents in fees (not extended) .....	\$300 00
Amount paid for investigation of claims .....	\$21 00
“ statutory assessment and license fee .....	22 20
“ travelling expenses .....	21 00
“ printing, stationery and advertising .....	43 90
“ salaries, directors' and auditors' fees .....	116 00
“ postage, telephone, telegrams and express .....	49 90
“ commissions on cash collections .....	1 10
“ interest . . . . .	48 32
“ other expenses .....	76 78
Total expenses of management .....	<u>\$400 20</u>
Miscellaneous payments:	
Amount paid for losses which occurred during 1916 .....	10,069 41
“ rebate . . . . .	27 45
“ repayment of loan .....	3,500 00
Total expenditure .....	<u>\$13,997 06</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

Three years.

Mutual . . . . .	\$2,030,250 00
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MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	762	\$1,984,865 00
Policies new and renewed during 1916 .....	300	765,010 00
Gross number and amount in force during 1916 .....	1,062	\$2,749,875 00
Less expired and cancelled in 1916 .....	280	719,625 00
Net risks in force 31st December, 1916 .....	782	<u>\$2,030,250 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$61,725 10
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	52,683 58
Amount of premium notes received during the year 1916 .....	23,125 80

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

Commenced business 30th July, 1880.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

F. Ecker .....	Hannon, Ont.
Joseph J. Fletcher .....	Hannon, Ont.
C. C. Pettit .....	Fruitland, Ont.
D. B. Calbrick .....	Winona, Ont.
Geo. A. Almas .....	Hamilton, Ont.
A. E. Smuck .....	Glanford, Ont.
W. B. Switzer .....	Glanford, Ont.
J. M. Stewart .....	Grimsby, Ont.
G. B. Smith .....	Ancaster, Ont.

Officers:

Francis Ecker, President .....	Hannon, Ont.
Joseph J. Fletcher, Vice-President .....	Hannon, Ont.
J. F. Felker, Secretary-Treasurer .....	Stoney Creek, Ont.

Auditors:

Chas. I. Stewart .....	Hamilton, Ont.
A. E. Walker .....	Bartonville, Ont.

Unassessed premium note capital, \$118,203.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of real estate .....	\$400 00
Amount of cash on hand at head office .....	\$421 15
Actual cash in Royal Bank, Stoney Creek .....	13,779 88
	<hr/>
	14,201 03
Amount unpaid of assessments levied during 1916 .....	302 74
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	118,203 31
	<hr/>
Total assets .....	<u>\$133,107 08</u>

LIABILITIES.—None.



## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$15,049 71	
Cash received for assessments which were levied in 1916 .....		\$5,425 73
" assessments which were levied before 1916 .....		1,022 50
" interest . . . . .		416 84
" transfer fees and penalties .....		15 03
Total receipts .....		<u>\$6,880 10</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for law costs .....	\$82 06
" printing, stationery and advertising .....	57 50
" statutory assessment and license fee .....	31 93
" salaries, directors' and auditors' fees .....	707 60
" postage, telephone, telegrams and express .....	72 00
" taxes . . . . .	4 32
" other expenses .....	27 86

Total expenses of management ..... \$983 27

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 ..... 6,745 51

Total expenditure ..... \$7,728 78

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

Mutual . . . . . Three years.  
\$3,126,725 00

## MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	1,428	\$3,107,475 00
Policies new and renewed during 1916 .....	475	1,090,945 00
Gross number and amount in force during 1916 .....	1,903	\$4,198,420 00
Less expired and cancelled in 1916 .....	511	1,071,695 00
Net risks in force at 31st December, 1916 .....	1,392	<u>\$3,126,725 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

Three-year risks.  
Amount of all premium notes, deducting all payments thereon and assessments levied ..... \$118,203 31  
Amount of premium notes received during the year 1916 ..... 46,030 71

THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHEDDEN.

Commenced business 9th September, 1878.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

John G. Chapman .....	St. Thomas, Ont.
Edgar Silcox .....	Shedden, Ont.
Chas. F. Heldt .....	Shedden, Ont.
Maxwell Hunter .....	Port Stanley, Ont.
Mungo McNab .....	Iona Station, Ont.
Charles F. Jackson .....	Port Stanley, Ont.

Officers:

John G. Chapman, President .....	Shedden, Ont.
Edgar Silcox, Vice-President .....	Shedden, Ont.
John H. Sells, Secretary-Treasurer .....	Shedden, Ont.

Auditors:

L. K. McCollum .....	Iona Station, Ont.
Justin G. Moore .....	Shedden, Ont.

Unassessed premium note capital, \$65,810.31.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at the head office .....	\$20 07	
Cash on deposit in Sterling Bank, Shedden, Ont. ....	3,219 92	
Cash on deposit, Home Bank, Lawrence Station .....	2,032 18	
		<hr/>
		\$5,272 17
Amount unpaid of assessments levied during 1916 .....		677 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		65,810 31
		<hr/>
Total assets .....		\$71,759 74

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,312 39	
Cash received for assessments levied in 1916 .....		\$4,968 74
" assessments levied prior to 1916 .....		593 29
" interest .....		25 26
		<hr/>
Total receipts .....		\$5,587 29

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission .....	\$57 50
" statutory assessment and license .....	21 02
" printing, stationery, advertising .....	51 50
" salaries, directors' and auditors' fees .....	347 00
" postage, telephone, telegrams and express .....	31 00
" rent . . . . .	8 00
" tax for fire marshal .....	15 99
Total expenses of management .....	\$532 01
Miscellaneous payments:	
Amount paid for losses which occurred during 1916 .....	3,078 45
" rebate . . . . .	17 05
Total expenditure .....	<u>\$3,627 51</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$1,923,070 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	771	\$1,848,605 00
Policies new and renewed during 1916 .....	258	727,840 00
Gross number and amount in force during 1916 .....	1,029	\$2,576,445 00
Less expired and cancelled in 1916 .....	268	653,375 00
Net risks in force 31st December, 1916 .....	761	<u>\$1,923,070 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$76,922 80
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	65,810 31
Amount of premium notes received during the year 1916 .....	29,113 60



## SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

*Commenced business 26th August, 1889.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

T. J. Harkness .....	Annan, Ont.
James Gardner .....	Owen Sound, Ont.
James Bowes .....	Strathnairn, Ont.
James Thomson .....	Owen Sound, Ont.
H. T. Potts .....	Tara, Ont.
P. C. McGregor .....	Owen Sound, Ont.
Wm. McLoughry .....	Markdale, Ont.
Malcolm Cameron .....	Arnott, Ont.
A. C. Patterson .....	Blantyre, Ont.
William Breen .....	Kilsyth, Ont.
Neil McDonald .....	Owen Sound (R.R. 6).
L. Beaton .....	Owen Sound, Ont.
George Binnie .....	Priceville (R.R. 2), Ont.
Joseph Dobie .....	Chatsworth, Ont.
G. Carnahan .....	Meaford, Ont.

*Officers:*

T. J. Harkness, President .....	Annan, Ont.
James Gardner, Vice-President .....	Owen Sound, Ont.
James Cochrane, Secretary-Treasurer .....	Owen Sound, Ont.

*Auditors:*

William Douglas .....	Owen Sound, Ont.
H. H. Burgess .....	Owen Sound, Ont.

Unassessed premium note capital, \$367,436.26.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash value of real estate .....		\$7,500 00
Cash value of mortgages .....		7,000 00
Actual cash on hand .....	\$200 46	
Cash in Owen Sound Loan and Savings Company .....	2,342 00	
Cash in Merchants Bank, Owen Sound .....	2,520 44	
Cash in Royal Bank, Owen Sound .....	1,004 49	
		<hr/>
		6,067 39

Cash in agents' hands .....	\$140 80
Amount unpaid of fixed payments of 1916 .....	616 12
Amount of interest due and accrued .....	100 00
Notes or due bills less than one year overdue .....	118 43
Amount of premium notes in force, after deducting all pay- ments thereon and assessments levied .....	\$367,436 26
Less residue of premium notes given for re-insurance .....	604 72
	<u>366,831 54</u>
Office furniture and safe (not extended) .....	\$300 00
Total assets .....	<u>\$388,374 28</u>

## LIABILITIES.

Amount of losses supposed or reported .....	<u>\$1,576 40</u>
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## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$11,835 09
Cash received as fixed payments of 1916 .....	\$34,502 99
" fixed payments of prior years .....	351 38
" interest .....	801 06
" rent .....	221 60
" other sources .....	20 80
Total receipts .....	<u>\$35,897 83</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission to agents .....	\$1,678 25
" taxes .....	266 58
" law costs .....	12 78
" investigation and adjustment of claims .....	433 65
" statutory assessment and license .....	130 05
" travelling expenses .....	30 00
" printing, stationery and advertising .....	328 13
" salaries, directors' and auditors' fees, etc. ....	2,130 30
" postage, telephone, telegrams and express .....	461 72
" fuel and light .....	27 43
" Trustees' bond .....	12 00
" insurance, head office .....	7 80
" repairs .....	37 85
" other expenses .....	58 20
Total expenses of management .....	<u>\$5,614 74</u>

## Miscellaneous payments:

Cash paid for losses during 1916 .....	35,755 51
" rebate .....	261 68
" re-insurance .....	33 60
Total expenditure .....	<u>\$41,665 53</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year or less.	Two years.	Three years.	Total.
Mutual . . . . .	\$62,150 00	\$28,100 00	\$14,588,220 00	\$14,678,470 00
Re-insurance.				
Mutual . . . . .	.....	.....	16,000 00	16,000 00
Net risks . . . . .	.....	.....	.....	\$14,662,470 00

## MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 . . . . .	7,526	\$14,431,402 00
Policies new and renewed during 1916 . . . . .	2,764	5,585,522 00
Gross number and amount in force during 1916 . . . . .	10,290	\$20,016,924 00
Less expired and cancelled in 1916 . . . . .	2,434	5,338,454 00
Net risks in force at 31st December, 1916 . . . . .	7,856	\$14,678,470 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916

	One year or less.	Two years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment . . . . .	\$1,131 00	\$617 00	\$449,400 46	\$451,148 46
Amount of all premium notes after deducting all payments thereon and assessments levied . . . . .	959 16	312 17	366,164 93	367,436 26
Amount of premium notes received during the year . . . . .	.....	.....	.....	159,364 75
Payment on premium notes of 1916, including all sums credited on said premium notes. . . . .	.....	.....	.....	13,903 60
Notes for fixed payments unpaid, 1916 . . . . .	.....	.....	.....	118 43

## B.—Re-insurance.

Amount of premium notes given for re-insurance . . . . .	.....	.....	.....	640 00
Less payments thereon . . . . .	.....	.....	.....	35 28
Residue of said premium notes for which the Company is still liable . . . . .	.....	.....	.....	604 72



TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

Commenced business 10th April, 1879.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

J. W. Wallace .....	Waterford (R.R. 3), Ont.
Oscar L. Haviland .....	Wilsonville, Ont.
Safford C. Kitchen .....	Waterford (R.R. 3), Ont.
Jacob Goble .....	Waterford (R.R. 4), Ont.
J. R. Wilson .....	Wilsonville, Ont.
Oscar McMichael .....	Waterford, Ont.
W. E. Hambly .....	Villanova (R.R. 1), Ont.
Elijah Hellyer .....	Villanova (R.R. 1), Ont.
Isaac A. Wilcox .....	Hartford, Ont.

Officers:

J. W. Wallace, President .....	Waterford (R.R. 3), Ont.
Oscar L. Haviland .....	Wilsonville, Ont.
James Ross, Secretary-Treasurer .....	Waterford, Ont.

Auditors:

F. W. Cline .....	Waterford, Ont.
R. C. McMichael .....	Waterford, Ont.

Unassessed premium note capital, \$50,450.00.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash at head office .....	\$18 59	
Cash in Molsons Bank, Simcoe .....	113 45	
Cash in Bank of Montreal .....	43 62	
		\$175 66
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		50,450 00
Amount of cash in agents' hands .....		143 46
Amount of fixed payments of 1916 unpaid .....		132 23
Total assets .....		\$50,901 35

LIABILITIES.

Amount of borrowed money .....	\$2,200 00
Amount of losses supposed or reported .....	1,961 74
Total liabilities .....	\$4,161 74

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$673 36	
Cash received at taking of applications .....		\$295 00
“ as fixed payments of 1916 .....		4,349 65
“ as fixed payments due in prior years .....		108 09
“ for assessments levied in 1915 .....		178 11
Total receipts .....		<u>\$4,930 85</u>

## EXPENDITURE.

Expenses of management:		
Amount paid to agents in fees .....		\$295 00
“ statutory assessment and license fee .....		22 94
“ travelling expenses, Mutual Underwriters' fees .....		29 00
“ law costs .....		5 00
“ investigation of claims .....		53 70
“ printing, stationery and advertising .....		17 60
“ salaries, directors' and auditors' fees .....		407 65
“ postage, telegrams and express .....		53 17
“ interest . . . . .		180 11
“ premium on guarantee bond .....		5 00
“ rent, telephone and service .....		22 20
“ taxes, Government and Municipal .....		14 21
Expenses of management .....		<u>\$1,105 53</u>
Miscellaneous payments:		
Amount paid for losses which occurred during 1916 .....		2,217 89
Amount paid for rebate .....		100 08
Repayment of loans .....		1,725 00
Bank overdraft .....		136 54
Total expenditure .....		<u>\$5,285 09</u>

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$2,058,615 00

## MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	910	\$2,071,230 00
Policies new and renewed during 1916 .....	295	681,680 00
Gross number and amount in force during 1916 .....	1,205	\$2,752,910 00
Less expired and cancelled in 1916 .....	321	694,295 00
Net risks in force 31st December, 1916 .....	884	<u>\$2,058,615 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$62,677 11
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	50,450 00
Amount of premium notes received during the year 1916 .....	20,685 45
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	1,448 95



## WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

*Commenced business 27th July, 1867.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

J. N. Howard .....	Hagersville, Ont.
J. B. McKenzie .....	Nanticoke, Ont.
J. J. Parsons .....	Jarvis, Ont.
R. W. Parkinson .....	Hagersville (R.R. No. 5), Ont.
George W. Harrison .....	Jarvis, Ont.
Geo. E. Pond .....	Nanticoke, Ont.
W. J. Bigger .....	Jarvis (R.R. No. 1), Ont.
John Mitchell .....	Jarvis, Ont.
David Lindsay .....	Hagersville, Ont.

*Officers:*

J. N. Howard, President .....	Hagersville, Ont.
J. B. McKenzie, Vice-President .....	Nanticoke, Ont.
George L. Miller, Secretary-Treasurer .....	Jarvis, Ont.

*Auditors:*

James Williamson .....	Jarvis, Ont.
Wm. J. Fallis .....	Jarvis, Ont.

Unassessed premium note capital, \$79,656.00.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash value of real estate .....	\$2,500 00
Cash at head office .....	\$27 75
Cash in Bank of Hamilton, Jarvis .....	4,201 08
	<hr/>
	4,228 83
Cash in agents' hands .....	14 64
Amount unpaid of fixed payments of 1916 .....	331 36
Amount unpaid of fixed payments of prior years (not extended) .....	\$142 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	79,656 00
Office furniture and safe .....	\$150 00
	<hr/>
Total assets .....	\$86,730 83

## LIABILITIES.

Amount of losses resisted .....	\$3,300 00
Amount of promissory notes .....	2,000 00
	<hr/>
Total .....	\$5,300 00

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$700 86
Cash received at taking of application:	
Held by agents for fees (not extended) .....	205 00
Received at head office .....	\$102 50
Cash received as fixed payments of 1916 .....	5,289 76
" as fixed payments due in prior years .....	273 59
" for interest. ....	40 47
" other . . ....	161 00
	<hr/>
Total receipts .....	\$5,867 32
	<hr/>

EXPENDITURE.

Expenses of management:	
Amount paid to agents in fees (not extended) .....	\$205 00
Amount paid for rent and taxes .....	\$82 93
" investigation and adjustment of claims .....	25 50
" statutory assessment and license .....	24 87
" travelling expenses .....	25 00
" interest . ....	120 00
" printing, stationery and advertising .....	52 00
" salaries, directors' and auditors' fees .....	659 60
" postage, telephone, telegrams and express .....	73 00
" fuel and light .....	28 92
	<hr/>
Total expenses of management .....	\$1,091 82
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	1,161 67
" rebate . . ....	85 86
	<hr/>
Total expenditure .....	\$2,339 35
	<hr/>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . ....	\$2,316,350 00

MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1915 .....	845	\$2,292,538 00
Policies new and renewed during 1916 .....	201	568,190 00
	<hr/>	<hr/>
Gross number and amount in force during 1916 .....	1,046	\$2,860,728 00
Less expired and cancelled in 1916 .....	210	544,378 00
	<hr/>	<hr/>
Net risks in force 31st December, 1916 .....	836	\$2,316,350 00
	<hr/>	<hr/>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$93,922 77
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	79,656 00
Amount of premium notes received during the year 1916 .....	23,123 37
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	1,372 93
Notes for fixed payments or assessments unpaid at 31st December, 1916 ..	14 64

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NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

Commenced business 1st August, 1874.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

L. Bowman .....	Conestogo, Ont.
Val. Otterbein .....	Heidelberg, Ont.
J. C. Hallman .....	Petersburg, Ont.
Jno. H. Campbell .....	Crosshill, Ont.
J. W. Hartleib .....	Bamberg, Ont.
Geo. F. Lackner .....	Kitchener, Ont.
Samuel Cassel .....	Kitchener, Ont.
Joseph B. Hagey .....	Preston, Ont.
J. Stauffer .....	Waterloo, Ont.
John Amos .....	Kitchener, Ont.
J. Burnett .....	Elora, Ont.
J. L. Umbach .....	Floradale, Ont.

Officers:

L. Bowman, President .....	Conestogo, Ont.
Val. Otterbein, Vice-President .....	Heidelberg, Ont.
J. Stauffer Manager .....	Waterloo, Ont.

Auditors:

M. S. Snyder .....	Bloomington, Ont.
R. H. More .....	Kitchener, Ont.

Unassessed premium note capital, \$587,401.36.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Amount of mortgages .....	\$23,275 00
Cash on hand at head office .....	\$25 20
Cash in Molsons Bank, Waterloo .....	6,812 14
Cash in Bank of Toronto, Waterloo .....	14,276 15
	21,113 49
Amount unpaid of assessment levied during 1916 .....	1,639 17
Amount unpaid of assessments levied in prior years .....	279 99
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	587,401 36
Interest due and accrued .....	781 10
Office furniture (not extended) .....	\$450 00
Total assets .....	\$634,490 11

## LIABILITIES.

Amount of losses adjusted .....	\$681 80
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## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$15,240 97
Cash received for assessments levied in 1916 .....	\$16,604 52
“ assessments levied in years prior to 1916 .....	1,200 27
“ interest . . . . .	1,501 05
“ from investments (payments on mortgages), not extended .....	\$3,025 00
Total receipts .....	\$19,305 84

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commission (new applicants) .....	\$1,468 50
“ rent . . . . .	129 00
“ investigation and adjustment of claims .....	94 10
“ statutory assessment and license fee .....	106 44
“ printing, stationery and advertising .....	128 86
“ salaries, directors' and auditors' fees .....	1,773 70
“ postage, telephone, telegrams and express .....	344 11
“ fuel and light .....	22 40
“ travelling expenses .....	78 50
“ taxes . . . . .	60 50
“ calendars . . . . .	210 00
“ collecting assessments .....	60 50
“ Underwriters' fees .....	10 00
“ other expenses .....	43 20

Expenses of management .....	\$4,529 81
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## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	6,423 11
“ rebate . . . . .	5 40
“ Canadian Patriotic Fund .....	2,000 00
“ invested in mortgages (not extended) .....	\$3,500 00

Total expenditure .....	\$12,958 32
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

Mutual . . . . .	Four years. \$12,378,261 00
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MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	4,815	\$11,706,770 00
Policies new and renewed during 1916 .....	1,380	3,465,747 00
Gross number and amount in force during 1916 .....	6,195	\$15,172,517 00
Less expired or cancelled in 1916 .....	1,185	2,794,256 00
Net risks in force 31st December, 1916 .....	5,010	\$12,378,261 00

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$627,168 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	587,401 36
Amount of premium notes received during the year 1916 .....	173,539 00
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
(a) Cash paid up to 31st December, 1916 .....	16,604 52
(b) Notes for fixed payments or assessments unpaid at 31st Decem- ber, 1916 .....	1,639 17



THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

*Commenced business 11th December, 1857.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

E. Routledge ..... Lambeth, Ont.  
W. H. Beattie ..... Wilton Grove (R.R. 1), Ont.  
Wm. Marr ..... Wilton Grove (R.R. 1), Ont.  
David Lawson ..... Wilton Grove (R.R. 2), Ont.  
Duncan McDougal ..... Glanworth (R.R. 2), Ont.  
Frank Bennett ..... Lambeth (R.R. 3), Ont.

*Officers:*

Elmore Routledge, President ..... Lambeth, Ont.  
W. H. Beattie, Vice-President ..... Wilton Grove, Ont.  
R. S. Nichol, Secretary-Treasurer ..... Wilton Grove (R.R. 2), Ont.

*Auditors:*

Harry Poole ..... Lambeth, Ont.  
W. E. Grieve ..... Wilton Grove (R.R. 1), Ont.

Unassessed premium note capital, \$61,062.69.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value of debentures .....	\$15,752 89
Cash on deposit to the Company's credit in:	
Royal Bank, Lambeth, Ont. ....	\$1,973 66
Huron and Erie Mortgage Corporation, London, Ont. ....	1,375 13
Bank of Toronto, London, Ont. ....	15 55
Molsons Bank, London, Ont. ....	542 33
Imperial Bank, London, Ont. ....	287 77
Home Bank, London, Ont. ....	3,216 58
Bank of British North America, London, Ont. ....	685 30
	8,096 32
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	61,062 69
Total assets .....	\$84,911 90

LIABILITIES.

Amount due Secretary-Treasurer, salary, 1916 .....	\$362 15
Total liabilities .....	<u>\$362 15</u>

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$23,089 78
Cash received for fixed payments of 1916 .....	\$5,008 57
“ interest . . . . .	1,134 18
“ all other .....	12 15
“ from matured debenture (not extended) .....	\$753 02
Total receipts .....	<u>\$6,154 90</u>

EXPENDITURE.

Expenses of management:	
Amount paid for agents' commission .....	\$220 00
“ statutory assessment and license .....	24 13
“ taxes . . . . .	13 51
“ salaries, directors' and auditors' fees .....	509 00
“ travelling . . . . .	29 70
“ investigation of claims .....	52 00
“ rent . . . . .	14 00
“ printing, stationery and advertising .....	39 40
“ postage, telephones, telegrams and express .....	35 67
“ other expenses .....	5 00
Total expenses of management .....	<u>\$942 41</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	3,987 48
“ rebates and returned premiums .....	465 58
Total expenditure .....	<u>\$5,395 47</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$2,314,510 00

MOVEMENT IN RISKS.

Mutual System	Number.	Amount.
Policies in force 31st December, 1915 .....	1,001	\$2,208,000 00
Policies new and renewed during 1916 .....	434	1,070,850 00
Gross number and amount in force during 1916 .....	1,435	\$3,278,850 00
Less expired or cancelled in 1916 .....	442	964,340 00
Net risks in force 31st December, 1916 .....	993	<u>\$2,314,510 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes legally liable to assessment .....	\$69,435 30
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	61,062 69
Amount of premium notes received during the year 1916 .....	32,125 50
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,031 85



EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

Commenced business 8th of August, 1875.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Alex. H. McLeish .....	Parkhill (R.R. 7), Ont.
Neil Galbraith .....	Parkhill (R.R. 2), Ont.
Neil P. McIntyre .....	Ailsa Craig (R.R. 1), Ont.
Neil Chisholm .....	Parkhill (R.R. 7), Ont.
Wm. McCallum .....	Ailsa Craig (R.R. 1), Ont.
John McLeish .....	Arkona, Ont.
George Brock .....	Strathroy, Ont.
D. Ross .....	Ailsa Craig (R.R. 1), Ont.
John Morrison .....	Parkhill (R.R. 7), Ont.

Officers:

Alex. H. McLeish, President .....	Parkhill (R.R. 7), Ont.
N. Galbraith, Vice-President .....	Parkhill (R.R. 2), Ont.
R. R. Cameron, Secretary-Treasurer .....	Ailsa Craig, Ont.

Auditors:

Alex. McIntosh .....	Ailsa Craig (R.R. 1), Ont.
Dougald Campbell .....	Ailsa Craig (R.R. 1), Ont.

Unassessed premium note capital, \$20,735.96.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$6 18	
“ Standard Bank at Ailsa Craig .....	3,726 97	
		\$3,733 15
Amount unpaid, fixed payments of 1916 .....		140 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$20,735 96	
Less residue given for re-insurance .....	65 25	
		20,670 71
Office furniture (not extended) .....	\$54 00	
Total assets .....		\$24,544 46

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,135 18	
Cash received as fixed payments of 1916 .....		\$1,914 23
“ fixed payments of prior years .....		88 60
“ interest during 1916 .....		108 74
Total receipts .....		<u>\$2,111 57</u>

EXPENDITURE.

Expenses of management:		
Amount paid for commission .....		\$89 00
“ statutory assessment and license .....		11 98
“ fire marshal .....		6 46
“ investigation and adjustment of claims .....		11 00
“ printing, stationery and advertising .....		65 70
“ salaries, directors' and auditors' fees .....		205 00
“ postage, telephone, telegrams and express .....		25 60
Expenses of management .....		<u>\$414 74</u>
Miscellaneous payments:		
Cash paid for losses which occurred during 1916 .....		1,072 36
“ rebate .....		16 00
“ re-insurance .....		10 50
Total expenditure .....		<u>\$1,513 60</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December 1916.

	Three years.
Mutual .....	\$814,230 00
Re-insurance, Mutual System .....	2,900 00
Net risks .....	<u>\$811,330 00</u>

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	472	\$805,850 00
Policies new and renewed during 1916 .....	170	301,125 00
Gross number and amount in force during 1916 .....	642	\$1,106,975 00
Less expired and cancelled in 1916 .....	170	292,745 00
Net risks in force 31st December, 1916 .....	472	<u>\$814,230 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$24,426 90
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	20,735 96
Amount of premium notes received during the year .....	9,033 75
	<hr/>
Amount of premium notes given by Company for re-insurance .....	\$87 00
Less payments made thereon .....	21 75
	<hr/>
Residue of said notes for which the Company is still liable .....	\$65 25



## YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

*Commenced business 17th October, 1881.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

C. E. Locke .....	St. Thomas (R.R. 8), Ont.
A. E. Buck .....	St. Thomas (R.R. 6), Ont.
G. Westlake .....	St. Thomas (R.R. 8), Ont.
Seth W. Zavitz .....	St. Thomas (R.R. 5), Ont.
W. G. Saunders .....	St. Thomas (R.R. 2).
R. Marlatt .....	Union, Ont.

*Officers:*

C. E. Locke, President .....	St. Thomas (R.R. 8), Ont.
A. E. Buck, Vice-President .....	St. Thomas (R.R. 6), Ont.
W. H. Elliott, Secretary-Treasurer .....	New Sarum, Ont.

*Auditors:*

L. R. Cloes .....	New Sarum, Ont.
A. J. Gloin ..	Yarmouth Centre, Ont.

Unassessed premium note capital, \$56,213.21.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Actual cash on hand at head office .....	\$27 99	
Cash on deposit to the Company's credit, but not drawn against, in Southern Loan and Savings Company, St. Thomas .....	1,578 84	
		\$1,606 83
Amount of unpaid assessments levied during 1916 .....		116 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		56,213 21
Total assets .....		<u>\$57,937 00</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,398 91
Cash received at taking of application, held by agents (not extended) ..	178 50
“ as fixed payments of 1916 .....	\$1,977 64

Cash received for assessments levied during 1916 .....	\$4,841 44
“ for assessments levied in prior years .....	93 03
“ for interest .....	107 00
“ as transfer fees .....	14 00
Total receipts .....	<u>\$7,033 11</u>

EXPENDITURE.

Expenses of management:	
Cash paid agents at application (not extended) .....	\$178 50
Amount paid for statutory assessment and license .....	\$25 33
“ commissions to agents .....	92 75
“ fuel and light .....	6 00
“ interest . . . . .	12 25
“ taxes . . . . .	7 76
“ printing, stationery and advertising .....	54 95
“ salaries, directors’ and auditors’ fees .....	480 00
“ investigation and adjustment of claims .....	66 00
“ postage, telephone, telegrams and express .....	54 41
“ other expenses .....	85
Total expenses of management .....	<u>\$800 30</u>
Miscellaneous payments:	
Cash paid for losses which occurred during 1916 .....	7,979 56
“ rebate . . . . .	45 33
Total expenditure .....	<u>\$8,825 19</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Mutual . . . . .	\$27,280 00	\$25,450 00	\$2,356,301 00	\$2,409,031 00

CLASSIFICATION OF RISKS:

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,055	\$2,345,731 00
Policies new and renewed during 1916 .....	371	812,135 00
Gross number and amount in force during 1916 .....	1,426	\$3,157,866 00
Less expired and cancelled during 1916 .....	363	748,835 00
Net risks in force 31st December, 1916 .....	1,063	<u>\$2,409,031 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	One year or less than two.	Two years and over but under three years.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assess- ment . . . . .	\$340 23	\$672 25	\$70,583 91	\$71,596 39
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	291 83	542 09	55,379 29	56,213 21
Amount of premium notes re- ceived during the year 1916	229 98	233 50	23,434 65	23,898 13
Payments on the premium notes of 1916, including all sums credited on said prem- ium notes, viz.: Cash paid up to 31st De- cember, 1916 . . . . .	19 20	19 46	1,938 98	1,977 64



COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BRANTFORD.

Commenced business 27th May, 1861.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Chas. McIntyre .....	Scotland, Ont.
Jacob Messecar .....	Scotland, Ont.
Duncan W. Miller .....	St. George, Ont.
Hugh Allen .....	Drumbo, Ont.
U. O. Kendrick .....	Cainsville, Ont.
John Collins .....	Burford, Ont.
A. W. Vansickle .....	Onondaga, Ont.
Francis Thomson .....	Cainsville, Ont.
Edward Knight .....	Vanessa, Ont.

Officers:

Charles McIntyre, President .....	Scotland, Ont.
Jacob Messecar, Vice-President .....	Scotland, Ont.
J. A. Messecar, Secretary-Treasurer .....	Brantford, Ont.

Auditors:

R. W. Hamilton .....	Cainsville, Ont.
P. M. Button .....	Oakland, Ont.

Unassessed premium note capital, \$117,739.89.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value bonds .....	\$5,000 00
Amount of cash at head office .....	\$493 34
Cash in Canadian Bank of Commerce, Brantford .....	3,702 49
	<hr/>
	4,195 83
Amount of unpaid fixed payments of 1916 .....	785 86
Amount of fixed payments, prior years (not extended) .....	\$518 72
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	117,739 89
Amount of interest .....	20 83
	<hr/>
Total assets .....	\$127,742 41

LIABILITIES.

Amount of loss supposed or reported .....	\$5 00
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## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$11,106 80
Cash received for fixed payments of 1916 .....	\$12,410 62
“ fixed payments, prior years .....	504 87
“ interest during 1916 .....	299 42
Total receipts .....	<u>\$13,214 91</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for commission .....	\$1,104 00
“ taxes .....	67 81
“ rent .....	65 00
“ statutory assessment and license fee .....	45 31
“ printing, stationery and advertising .....	61 28
“ salaries, directors' and auditors' fees .....	1,225 60
“ investigation and adjustment of claims .....	60 05
“ travelling expenses .....	18 00
“ postage, telephones, telegrams and express .....	122 35
“ all other .....	5 00
Total expenses of management .....	<u>\$2,774 40</u>

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	12,226 54
“ rebate .....	224 94
“ invested in Dominion War Loan (not extended) .....	\$4,900 00

Total expenditure .....	<u>\$15,225 88</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

Mutual .....	Four years. \$4,755,555 00
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## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,864	\$4,731,455 00
Policies new and renewed during 1916 .....	552	1,353,145 00
Gross number and amount in force during 1916 .....	2,416	\$6,084,600 00
Less expired and cancelled during 1916 .....	543	1,329,045 00
Net risks in force 31st December, 1916 .....	1,873	<u>\$4,755,555 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four-year risks.
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	\$117,739 89
Amount of premium notes received during the year 1916 .....	35,862 99
Payments on premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1916 .....	12,410 62
Notes for fixed payments or assessments unpaid at 31st December, 1916	785 86



BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

\*HEAD OFFICE, RIDGEWAY.

Commenced business 6th February, 1880.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

Jno. B. Gallinger .....	Southend, Ont.
Nathan Day .....	Ridgeway, Ont.
Paul J. Willson .....	Marshville, Ont.
John K. Misener .....	Pt. Robinson, Ont.
Lewis A. Doan .....	Humberston, Ont.
Robert McCredie .....	Chippawa, Ont.
Taylor Beckett .....	Effingham, Ont.
E. O. Disher .....	Ridgeway, Ont.
Isaiah Hansler .....	Welland (R.R. 1), Ont.

Officers:

Jno. B. Gallinger, President .....	Southend, Ont.
Nathan Day, Vice-President .....	Ridgeway, Ont.
John G. Wills, Secretary .....	Marshville, Ont.
Imperial Bank, Treasurer .....	Ridgeway, Ont.

Auditors:

Isaac L. Pound .....	Ridgeway, Ont.
Albert E. ... ..	Ridgeway, Ont.

Unassessed premium note capital, \$92,736.41.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash on hand at head office .....	\$440 07	
Cash in Imperial Bank, Ridgeway .....	4,011 43	
		<hr/>
		\$4,451 50
Amount of unpaid assessments in 1916 .....		532 48
Amount unpaid of fixed payments of 1916 .....		297 16
Amount of all premium notes in force, after deducting all payments thereon and assessments levied .....		92,736 41
		<hr/>
Total assets .....		98,017 55

\*By Order-in-Council, dated July 31st, 1917, the head office was removed from the Village of Ridgeway to the City of Welland.

LIABILITIES.

Amount of debentures, promissory notes or drafts .....	\$3,500 00
Amount of interest .....	67 53
Total liabilities .....	<u>\$3,567 53</u>

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$3,400 33
Cash received at taking of application:	
Held by agents (not extended) .....	\$663 00
Cash received as fixed payments of 1916 .....	\$6,667 74
" fixed payments of prior years .....	349 83
" assessment in 1916 .....	4,976 10
" interest . . . . .	82 43
" workmen's risk .....	22 50
" profit on debentures .....	233 51
" borrowed money .....	3,500 00
" realization of investment, debentures sold (not extended) . . . . .	\$5,690 73
Total receipts .....	<u>\$15,832 11</u>

EXPENDITURE.

Expenses of management:	
Cash paid to agents (not extended) .....	\$663 00
Amount paid for commissions to agents .....	\$164 25
" statutory assessment and license .....	34 95
" printing, stationery and advertising .....	185 35
" salaries, directors' and auditors' fees .....	878 50
" postage, telephone, telegrams and express .....	69 07
" taxes . . . . .	20 21
" travelling expenses .....	15 25
" investigation of claims .....	83 85
" other expenses .....	21 00
Total expenses of management .....	<u>\$1,472 43</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1916 .....	10 00
" losses which occurred during 1916 .....	18,870 54
" rebates . . . . .	118 70
Total expenditure .....	<u>\$20,471 67</u>

CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$3,656,068 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	1,822	\$3,455,923 00
Policies new and renewed in 1916 .....	663	1,355,726 00
Gross number and amount in force during 1916 .....	2,485	\$4,811,649 00
Less expired and cancelled in 1916 .....	655	1,155,581 00
Net risks in force 31st December, 1916 .....	1,830	<u>\$3,656,068 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$110,263 86
Amount of all premium notes in force, after deducting all payments thereon and assessments levied .....	92,736 41
Amount of premium notes received during the year 1916 .....	41,632 30
Payments on the premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	4,124 99



McKILLOP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SEAFORTH, ONT.

Commenced business 20th May, 1876.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

James Connolly.....	Goderich, Ont.
James Evans.....	Beechwood, Ont.
George McCartney .....	Seaforth, Ont.
Wm. Rinn.....	Blyth, Ont.
Malcolm McEwen.....	Clinton, Ont.
D. F. McGregor.....	Seaforth, Ont.
John G. Grieve.....	Seaforth, Ont.
Robert Ferris.....	Blyth, Ont.
John Bennewies.....	Brodhagen, Ont.

Officers:

James Connolly, President .....	Goderich, Ont.
James Evans, Vice-President .....	Beechwood, Ont.
Thomas E. Hays, Secretary-Treasurer.....	Seaforth, Ont.

Auditors:

John Govenlock.....	Seaforth, Ont.
James Kerr .....	Seaforth, Ont.

Unassessed premium note capital, \$149,828.35.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Cash at head office .....	\$11 86	
Cash in Canadian Bank of Commerce, Seaforth .....	5,284 37	
		5,296 23
Amount unpaid of fixed payments of 1916 .....		1,160 00
Amount unpaid of prior years (not extended) .....	\$204 60	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		149,828 35
Amount of office furniture and safe (not extended) .....	\$200 00	
Total assets .....		<u>\$156,284 58</u>

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,838 14	
Cash received for fixed payments of 1916 .....		\$7,381 15
“ fixed payments of prior years .....		809 80
“ interest .....		131 13
Total receipts .....		<u>\$8,322 08</u>

## EXPENDITURE.

## Expenses of management:

Amount paid for agents' commissions .....	\$342 50
" postage, telephone, telegrams and express .....	107 00
" rent .....	12 00
" investigation of claims .....	82 90
" statutory assessment and license .....	41 37
" printing, stationery and advertising .....	185 30
" salaries, officers' and directors' fees .....	836 90
" interest .....	22 75
" taxes .....	24 42

Total expenses of management ..... \$1,655 14

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	6,028 00
" rebate .....	180 85

Total expenditure ..... \$7,863 99

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

Four years.

Mutual ..... \$4,306,405 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,011	\$4,197,170 00
Policies new and renewed during 1916 .....	581	1,284,700 00
Gross number and amount in force during 1916 .....	2,592	\$5,481,870 00
Less expired and cancelled in 1916 .....	588	1,175,465 00
Net risks in force 31st December, 1916 .....	2,004	<u>\$4,306,405 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

Four years.

Amount of face of all premium notes held by Company, legally liable to assessment .....	\$171,549 80
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	149,828 35
Amount of premium notes received during the year 1916 .....	51,027 00
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Amount paid up in cash to 31st December, 1916 .....	7,381 15
Amount of fixed payments unpaid .....	1,160 00

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

T. Ryan .....	Dublin (R.R. 2), Ont.
Wm. Roy .....	Mitchell (R.R. 5), Ont.
Robert Norris .....	Staffa (R.R. 1), Ont.
J. L. Russell .....	Russeldale, Ont.
Wm. Brock .....	Granton (R.R. 1), Ont.
John T. Allison .....	Exeter (R.R. 3), Ont.

Officers:

Thos. Ryan, President .....	Dublin (R.R. 2), Ont.
Wm. Roy, Vice-President .....	Mitchell (R.R. 5), Ont.
Wm. A. Turnbull, Secretary-Treasurer .....	Kirkton (R.R. 1), Ont.

Auditors:

John Kay .....	Staffa (R.R. 1), Ont.
J. S. Ballantyne .....	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$151,133.42.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Cash value of mortgages .....	\$8,000 00
Cash on hand at head office .....	\$84 99
Cash in Bank of Commerce, Exeter .....	7,195 17
	<hr/>
	7,280 16
Amount of unpaid assessments levied during 1916 .....	194 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	151,133 42
Interest accrued .....	310 00
Office furniture (not extended) .....	\$120 00
	<hr/>
Total assets .....	\$166,917 63

LIABILITIES.--None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$8,238 87
Cash received for assessments levied in 1916 .....	\$8,075 75
“ assessments levied before 1916 .....	180 40
“ interest .....	602 18
	<hr/>
Total receipts .....	\$8,858 33



## EXPENDITURE.

## Expenses of management:

Cash paid for travelling expenses .....	\$39 85
“ investigation and adjustment of claims .....	104 00
“ statutory assessment and license .....	52 52
“ salaries, directors' and auditors' fees .....	704 68
“ printing, stationery and advertising .....	96 65
“ postage, telephones, telegrams and express .....	108 09
“ rent . . . . .	30 00
“ legal and court costs .....	1 00
“ other expenses .....	31 90

Total expenses of management ..... \$1,168 69

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	115 00
“ losses which occurred during 1916 .....	8,028 25
“ rebate . . . . .	5 10
“ donation to Red Cross Society .....	500 00

Total expenditure ..... \$9,817 04

## CURRENCY OF RISKS

Amount covered by Policies in force 31st December, 1916.

	Four years.
Mutual . . . . .	\$5,737,025 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December 1915 .....	2,356	\$5,484,130 00
Policies new and renewed during 1916 .....	721	1,678,510 00
Gross number and amount in force during 1916 .....	3,077	\$7,162,640 00
Less expired or cancelled in 1916 .....	671	1,425,615 00
Net risks in force 31st December, 1916 .....	2,406	<u>\$5,737,025 00</u>

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four years.
Amount of face of all premium notes legally liable to assessment .....	\$170,289 77
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	151,133 42
Amount of premium notes received during the year 1916 .....	49,849 02
Payment on premium notes of 1916, including all sums credited on said premium notes:	
Amount of cash paid up to 31st December, 1916 .....	8,075 75
Amount of notes for fixed payments or assessments unpaid at 31st December, 1916 .....	194 05

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

*Commenced business 13th May, 1879.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Wm. P. Reed .....	Lucknow (R.R. 7), Ont.
Alexander Nicholson .....	Lucknow, Ont.
Wm. McQuillin .....	Lucknow, Ont.
John A. McKenzie .....	Kincardine, Ont.
Timothy Griffin .....	Kintail, Ont.
James Girvin .....	Goderich, Ont.
Matthew Lockhart .....	Auburn, Ont.
John Cox .....	Bayfield, Ont.
Robert McIlwain .....	Nile, Ont.

*Officers:*

Wm. P. Reed, President .....	Lucknow (R.R. 7), Ont.
Alex. Nicholson, Vice-President .....	Lucknow, Ont.
Thomas G. Allan, Secretary .....	Dungannon, Ont.
Thomas Stothers, Treasurer .....	Dungannon, Ont.

*Auditors:*

John Wilson .....	Auburn, Ont.
W. A. Wilson .....	Lucknow, Ont.

Unassessed premium note capital, \$200,029.06.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Actual cash on hand at head office .....	\$53 88	
Actual cash in Sterling Bank, Dungannon .....	13,006 80	
		<hr/>
		\$13,060 68
Amount unpaid of fixed payments of 1916 .....		244 60
Fixed payments, prior years (not extended) .....	\$80 80	
Amount of premium notes in force after deducting all payments thereon and assesments levied .....		200,029 06
		<hr/>
Total assets .....		\$213,334 34

LIABILITIES.—None.

RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$7,824 15
Cash received for fixed payments of 1916 .....	\$11,258 79
“ fixed payments due in prior years .....	237 65
“ interest . . . . .	230 32
“ retained premiums out of losses .....	9 90
“ all other .....	4 80
Total receipts .....	<u>\$11,741 46</u>

EXPENDITURE.

Expenses of management:	
Amount paid for commission .....	\$437 00
“ rent . . . . .	30 00
“ taxes . . . . .	34 45
“ statutory assessment and license .....	51 63
“ printing, stationery and advertising .....	83 40
“ salaries, directors' and auditors' fees .....	954 00
“ postage, telephone, telegrams and express .....	187 04
“ travelling expenses .....	97 80
“ investigation of claims .....	70 00
“ all other .....	13 00
Total expenses of management .....	<u>\$1,958 32</u>
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1916 .....	709 50
“ losses which occurred during 1916 .....	3,649 43
“ rebate . . . . .	187 68
Total expenditure .....	<u>\$6,504 93</u>

CURRENCY OF RISKS

	Four years.
Mutual . . . . .	\$5,671,020 00

MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,775	\$5,381,100 00
Policies new and renewed during 1916 .....	927	1,776,220 00
Gross number and amount in force during 1916 .....	3,702	\$7,157,320 00
Less expired and cancelled in 1916 .....	790	1,486,300 00
Net risks in force 31st December, 1916 .....	2,912	<u>\$5,671,020 00</u>

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES

On Policies in force 31st December, 1916.

	Four-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$226,840 80
Amount of premium notes, after deducting all payments thereon and assessments levied .....	200,029 06
Amount of premium notes received during the year 1916 .....	71,048 80
Payments on the premium notes of 1916, including all sums credited on said premium notes, viz.:	
Cash paid up to December 31st, 1916 .....	3,552 44





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# PURELY MUTUAL FIRE COMPANIES

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ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE

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## PURELY MUTUAL FIRE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Real estate cash value.	Mortgages, bonds, de- bentures and other securities.	Cash.	Agents' balances.	Fixed payments of 1916 unpaid.	Assessments of 1916 unpaid.	Fixed payment and assessment of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma Mutual	.....	.....	3,334 42	.....	.....	.....	.....	26,998 60	.....	.....	.....	30,333 02
2 Amherst Island	.....	1,000 00	2,567 31	.....	.....	.....	.....	8,473 96	.....	.....	.....	12,041 27
3 Ayr Farmers'	.....	.....	7,681 21	.....	.....	.....	34 42	183,384 18	.....	.....	.....	191,215 07
4 Bay of Quinte	.....	.....	3,168 66	.....	.....	.....	.....	47,699 75	.....	.....	.....	50,965 46
5 Bertie and Willoughby.	.....	.....	4,451 50	.....	.....	.....	.....	92,736 41	.....	.....	.....	98,017 55
6 Blanshard	.....	.....	7,928 25	.....	.....	.....	532 48	59,865 56	.....	.....	.....	68,027 19
7 Blenheim, North	.....	.....	2,201 39	.....	.....	.....	.....	96,516 43	.....	.....	.....	99,138 12
8 Brant County	.....	.....	4,195 83	.....	.....	.....	.....	117,739 89	20 83	.....	.....	127,742 41
9 Canadian Millers'	.....	5,000 00	14,004 15	.....	.....	.....	.....	87,448 10	6,449 37	.....	.....	368,754 15
10 Caradoc Farmers'	.....	260,361 43	4,536 74	.....	.....	.....	.....	56,897 86	11 00	.....	.....	61,523 44
11 Clinton Township	.....	.....	1,674 13	.....	.....	.....	.....	75,548 27	.....	.....	.....	77,384 04
12 Culross	.....	.....	8,219 57	.....	.....	.....	.....	62,464 45	.....	.....	.....	71,385 32
13 Dereham & W. Oxford.	.....	.....	1,083 11	.....	.....	.....	.....	102,283 65	.....	.....	.....	103,704 03
14 Dorchester N. & S	.....	.....	20,733 68	.....	.....	.....	.....	143,292 64	.....	.....	.....	164,853 97
15 Downie	.....	.....	8,712 98	.....	.....	.....	.....	90,673 72	.....	.....	.....	99,493 15
16 Dufferin Farmers'	.....	2,000 00	8,147 86	.....	.....	.....	.....	155,486 89	.....	.....	.....	166,124 74
17 Dumfries, North, and Waterloo, South	.....	11,500 00	1,378 20	.....	.....	.....	25 44	273,026 28	.....	.....	42 00	286,697 16
18 Dunwich Farmers'	.....	.....	32 80	.....	.....	.....	.....	112,606 43	.....	.....	.....	112,951 13
19 Easthope, South	.....	.....	7,055 09	.....	.....	.....	.....	196,101 69	.....	.....	.....	203,702 67
20 Ekfrid	.....	.....	4,416 13	.....	.....	.....	.....	66,549 01	.....	.....	.....	71,291 64
21 Elma Farmers'	.....	.....	13,704 25	.....	.....	.....	.....	220,134 78	.....	.....	.....	234,289 91
22 Eramosa	.....	4,000 00	7,184 19	.....	.....	.....	.....	63,856 70	.....	.....	.....	75,359 14
23 Erie Farmers'	.....	3,550 06	.....	.....	.....	.....	.....	87,337 10	.....	.....	.....	91,037 16
24 Farmers' Central.	.....	6,500 00	676 84	81 49	.....	.....	.....	371,204 27	232 93	.....	.....	378,842 51
25 Farmers' Union	.....	20,625 00	5,286 03	.....	.....	.....	.....	272,332 68	866 74	.....	.....	301,738 60
26 Formosa	.....	.....	5,378 72	173 80	.....	.....	15 45	221,998 13	.....	.....	.....	227,733 12
27 Germania	.....	.....	9,166 34	.....	.....	.....	32 30	144,241 60	.....	.....	.....	153,835 89

28	Glengarry Farmers'	.....	12,745 87	.....	.....	.....	135,443 51	.....	.....	148,189 38 28											
29	Grand River.....	.....	2,542 51	.....	.....	.....	74,466 60	.....	.....	77,280 13 29											
30	Grenville Patron.....	19,000 00	7,762 27	.....	459 70	.....	232,933 30	.....	.....	260,155 27 30											
31	Grey and Bruce.....	3,615 00	1,256 56	.....	514 68	.....	118,659 55	134 55	.....	124,447 73 31											
32	Guelph Township.....	.....	2,537 29	.....	25 24	.....	21,147 62	.....	.....	23,710 15 32											
33	Halton Union.....	.....	11,998 58	.....	.....	.....	202,339 35	110 90	.....	214,448 83 33											
34	Hamilton Township.....	7,000 00	1,554 61	.....	530 25	.....	77,307 82	.....	.....	86,402 41 34											
35	Hay Township.....	.....	2,179 93	.....	.....	.....	199,392 54	.....	.....	201,572 47 35											
36	Hopewell Creek.....	.....	3,228 77	.....	.....	.....	47,623 41	.....	.....	51,129 59 36											
37	Howick Farmers'	1,300 00	3,404 13	.....	844 60	.....	524,267 60	227 20	.....	557,143 53 37											
38	Howard Farmers'	.....	133 46	.....	412 05	.....	132,260 00	.....	.....	132,805 51 38											
39	Kent and Essex.....	6,000 00	2,855 69	.....	291 17	.....	66,909 16	.....	.....	76,056 02 39											
40	Lambton Farmers'	31,174 52	13,110 83	.....	2,080 95	.....	116,930 62	.....	.....	163,296 92 40											
41	Lanark Farmers'	6,950 00	4,241 60	.....	.....	.....	201,206 20	.....	.....	213,140 37 41											
42	Lennox and Addington.	.....	135 93	.....	159 15	.....	54,280 75	.....	.....	54,575 83 42											
43	Lobo .....	7,000 00	1,518 87	.....	.....	.....	30,979 96	.....	.....	39,498 83 43											
44	London Township.....	15,000 00	1,237 65	.....	128 97	.....	70,063 29	129 30	.....	86,559 21 44											
45	McGillivray .....	4,000 00	2,915 51	.....	106 80	.....	15,963 48	.....	.....	22,985 79 45											
46	McKillop.....	.....	5,296 23	.....	1,160 00	.....	149,828 35	.....	.....	156,284 58 46											
47	Maple Leaf.....	35,017 96	13,351 49	.....	398 85	.....	152,223 55	410 70	.....	201,402 55 47											
48	Nichol Mutual.....	5,000 00	1,466 61	.....	618 40	.....	89,309 12	141 76	.....	96,535 89 48											
49	Nissouri.....	6,025 00	1,653 66	.....	.....	.....	282,751 25	.....	.....	291,413 08 49											
50	Norfolk Farmers'	.....	181 69	.....	115 02	.....	77,966 59	.....	.....	78,263 30 50											
51	North Kent.....	.....	2,518 01	.....	135 05	.....	45,311 15	.....	.....	47,964 21 51											
52	Oneida Farmers'	.....	1,219 45	.....	.....	.....	24,717 47	.....	.....	25,958 33 52											
53	Osgoode .....	.....	4,139 89	.....	.....	.....	65,733 80	.....	.....	69,873 69 53											
54	Otter Mutual.....	.....	3,724 70	.....	1,125 20	.....	179,104 70	.....	102 00	184,056 60 54											
55	Oxford Farmers'	.....	66 02	.....	.....	.....	52,343 55	.....	.....	52,999 00 55											
56	Peel and Maryboro.....	1,500 00	9,459 71	.....	1,113 70	.....	122,197 35	.....	.....	143,470 76 56											
57	Peel County Farmers'	.....	5,599 18	1,012 82	132 90	.....	290,116 05	175 00	.....	319,135 95 57											
58	Prescott Farmers'	.....	4,726 18	.....	73 83	.....	98,402 67	.....	.....	115,894 67 58											
59	Puslinch.....	.....	146 98	.....	.....	.....	52,683 58	.....	.....	53,265 11 59											
60	Saltfleet and Binbrook.	400 00	14,201 03	.....	.....	.....	118,203 31	.....	.....	133,107 08 60											
61	Southwold Farmers'	.....	5,272 17	.....	.....	.....	65,810 31	.....	.....	71,759 74 61											
62	Sydenham .....	7,500 00	6,067 39	140 80	616 12	.....	366,831 54	100 00	118 43	388,374 28 62											
63	Townsend Farmers'	.....	175 66	143 46	132 23	.....	50,450 00	.....	.....	50,901 35 63											
64	Usborne and Hibbert..	.....	7,280 16	.....	.....	.....	151,133 42	310 00	.....	166,917 63 64											
65	Walpole Farmers'	2,500 00	4,228 83	14 64	331 36	.....	79,656 00	.....	.....	86,730 83 65											
66	Waterloo, North.....	23,275 00	21,113 49	.....	244 60	.....	587,401 36	781 10	.....	634,490 11 66											
67	Wawanosh, West.....	.....	13,060 68	.....	.....	.....	200,029 06	.....	.....	213,334 34 67											
68	Westminster Township	15,752 89	8,096 32	.....	140 60	.....	61,062 69	.....	.....	84,911 90 68											
69	Williams, East .....	.....	3,733 15	.....	.....	.....	20,670 71	.....	.....	24,544 46 69											
70	Yarmouth.....	.....	1,606 83	.....	.....	.....	56,213 21	.....	.....	57,937 00 70											
Totals....										13,200 00	585,438 85	370,764 95	2,057 00	19,788 19	8,809 69	1,559 20	9,124 58	9,990 48	229 33	144 00	10,211,106 27









## PURELY MUTUAL FIRE INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Fees or surveys.	Fixed payments, 1916.	Assessments, 1916.	Fixed payments of prior years.	Assessments of prior years.	Interest.	Licenses, extra risks, trans. fees.	Re-insurance on fire losses.	Retained premiums.	Borrowed money.	Agents' balances.	Cancelled policies.	Other sources.	Total.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 Algoma Mutual.....	384 00	4,682 10	.....	.....	.....	107 37	8 50	.....	.....	.....	.....	.....	.....	5,181 97
2 Amherst Island.....	.....	643 80	.....	23 60	.....	91 75	.....	.....	.....	.....	29 20	.....	.....	788 35
3 Ayr Farmers'.....	350 00	.....	5,527 79	.....	166 70	319 93	.....	.....	.....	.....	.....	16 56	.....	6,380 98
4 Bay of Quinte.....	.....	6,336 00	.....	36 65	.....	91 79	.....	41 67	.....	.....	.....	.....	2 55	6,508 66
5 Bertie & Willoughby.	.....	6,667 74	4,976 10	349 83	.....	82 43	22 50	.....	.....	3,500 00	.....	.....	233 51	15,832 11
6 Blanshard.....	.....	.....	2,948 14	.....	158 21	203 51	.....	.....	.....	.....	.....	.....	.....	(a) 15,832 11
7 Blenheim, North.....	187 00	.....	4,676 07	.....	475 89	11 94	2 00	.....	.....	.....	.....	.....	.....	3,309 86
8 Brant County.....	.....	12,410 62	.....	504 87	.....	299 42	.....	.....	.....	.....	.....	.....	.....	5,352 90
9 Canadian Millers'.....	.....	28,196 95	653 50	.....	.....	14,587 73	37 28	.....	.....	.....	.....	.....	.....	13,214 91
10 Caradoc Farmers'...	178 50	4,647 53	.....	66 95	.....	162 30	.....	.....	122 03	.....	.....	.....	25 87	(b) 43,475 46
11 Clinton Township...	.....	3,942 55	.....	72 08	.....	31 54	.....	.....	.....	.....	.....	.....	.....	5,203 18
12 Culross.....	.....	.....	2,566 10	.....	998 77	203 49	.....	.....	.....	.....	.....	.....	.....	4,046 17
13 Dereham & W. Oxford	.....	5,369 60	.....	66 44	.....	20 77	.....	.....	.....	6,075 00	.....	.....	.....	3,768 36
14 Dorchester, N. and S.	.....	10,967 69	.....	72 75	.....	661 71	.....	.....	.....	.....	.....	.....	.....	11,531 81
15 Downie.....	.....	.....	2,747 87	.....	181 72	213 55	62 00	.....	.....	.....	.....	.....	.....	11,702 15
16 Dufferin Farmers'...	.....	.....	.....	.....	.....	356 60	35 00	.....	.....	.....	482 90	.....	.....	3,205 14
17 Dumfries, North, and Waterloo, South.....	554 50	.....	10,816 50	.....	694 60	690 00	36 00	.....	.....	4,600 00	.....	59 46	.....	10,990 11
18 Dunwich Farmers'...	.....	6,089 15	.....	376 38	.....	26 35	.....	.....	.....	.....	.....	.....	19 35	17,451 06
19 Easthope, South.....	.....	.....	5,709 51	.....	652 80	90 75	.....	.....	.....	.....	.....	.....	.....	6,511 23
20 Ekfrid.....	.....	4,831 51	.....	144 40	.....	22 35	1 50	.....	.....	.....	.....	.....	.....	6,453 06
21 Elma Farmers'.....	.....	.....	6,562 04	.....	432 53	289 76	.....	.....	.....	.....	.....	.....	.....	4,999 76
22 Eramosa.....	.....	2,804 55	.....	409 55	.....	381 47	.....	50 50	.....	.....	.....	.....	.....	7,284 33
23 Erie Farmers'.....	437 00	583 14	4,549 03	.....	6 02	27 61	.....	.....	.....	.....	.....	.....	.....	3,646 07
24 Farmers' Central....	.....	30,029 83	.....	180 75	.....	947 45	5 34	54 11	.....	2,000 00	.....	.....	150 00	5,602 80
25 Farmers' Union.....	1,649 50	21,369 22	.....	2,908 43	.....	1,320 74	13 22	.....	.....	.....	.....	.....	.....	(c) 33,367 48
26 Formosa.....	.....	11,971 75	.....	.....	64 20	193 87	.....	36 70	.....	.....	315 06	.....	.....	(d) 27,261 11
27 Germania.....	.....	6,031 15	.....	80 70	.....	226 56	.....	.....	.....	.....	.....	.....	.....	12,581 58
28 Glengarry Farmers'...	.....	16,966 55	.....	.....	3 00	248 93	.....	.....	.....	.....	.....	.....	.....	6,338 41
29 Grand River.....	.....	.....	8,170 30	.....	43 49	110 54	6 00	.....	.....	.....	.....	.....	35 00	(e) 17,218 48
30 Grenville Patron....	.....	17,643 95	.....	304 70	.....	1,319 74	21 00	.....	.....	.....	.....	.....	183 00	(f) 19,472 39







32	Guelph Township	77 00	.....	9 36	246 29	332 65	105 00	6 80	.....	.....	.....	444 45 32									
33	Halton Union	1,095 00	.....	66 76	1,734 95	2,896 71	6,406 40	460 40	817 28	.....	.....	10,580 79 33									
34	Hamilton Township	698 75	10 41	29 65	767 53	1,506 34	7,272 23	166 65	192 73	.....	.....	9,137 95 34									
35	Hay Township	114 00	.....	48 70	626 22	788 92	2,718 97	.....	.....	.....	.....	3,507 89 35									
36	Hopewell Creek	148 93	.....	13 77	368 74	531 44	78 86	.....	.....	.....	.....	610 30 36									
37	Howick Farmers'	1,494 25	3 50	103 95	2,909 46	4,511 16	16,963 80	.....	368 91	.....	(b) 1,000 00	(k) 22,843 87 37									
38	Howard Farmers'	.....	.....	46 34	983 41	1,029 75	8,951 19	.....	254 94	.....	.....	10,235 88 38									
39	Kent and Essex	1,326 75	.....	28 06	1,740 24	3,095 05	8,525 38	.....	370 72	.....	.....	11,991 15 39									
40	Lambton Farmers'	3,165 75	12 00	80 10	2,249 20	5,507 05	25,548 56	738 99	1,787 95	.....	.....	(l) 33,582 55 40									
41	Lanark Farmers'	2,494 95	76 85	73 43	1,612 95	4,258 18	15,818 72	.....	171 10	.....	.....	(m) 20,248 00 41									
42	Lennox & Addington	1,024 39	.....	19 90	1,183 24	2,227 53	6,868 32	63 25	104 13	.....	.....	9,263 23 42									
43	Lobo	139 50	.....	17 50	461 41	618 41	1,901 16	.....	75 75	.....	(c) 100 00	(n) 2,695 32 43									
44	London Township	528 00	.....	28 20	634 37	1,190 57	6,577 06	.....	165 38	.....	.....	(o) 7,933 01 44									
45	McGillivray	80 00	.....	10 93	257 55	348 48	417 13	16 25	48 35	.....	.....	830 21 45									
46	McKillop	342 50	.....	41 37	1,248 52	1,655 14	6,028 00	.....	180 85	.....	.....	7,863 99 46									
47	Maple Leaf	2,420 39	22 75	57 85	2,457 79	4,936 03	4,997 54	216 70	206 93	.....	(d) 1,000 00	11,357 20 47									
48	Nichol Mutual	817 50	.....	31 06	1,425 32	2,273 88	6,825 86	.....	149 99	.....	.....	9,249 73 48									
49	Nissouri	842 00	11 35	59 73	1,604 20	2,517 28	10,624 76	.....	76 71	.....	.....	13,218 75 49									
50	Norfolk Farmers'	1,068 05	271 35	24 74	1,013 97	2,378 11	4,196 54	.....	86 54	800 00	.....	7,461 19 50									
51	North Kent	124 95	.....	17 30	576 18	718 43	3,755 35	.....	96 76	.....	.....	4,570 54 51									
52	Oneida Farmers	.....	.....	13 24	269 15	282 39	1,875 17	.....	7 92	.....	.....	2,165 48 52									
53	Osgoode	197 25	.....	13 26	658 38	868 89	2,185 00	.....	128 90	.....	.....	3,182 79 53									
54	Otter Mutual	611 00	33 00	45 57	1,452 98	2,142 55	3,359 05	.....	281 00	1,200 00	.....	6,982 60 54									
55	Oxford Farmers'	17 00	.....	19 68	442 59	626 08	5,724 67	21 90	1 20	3,962 40	.....	10,336 25 55									
56	Peel and Maryboro'	1,094 00	.....	72 40	1,973 55	3,139 95	8,859 50	.....	214 70	.....	.....	(p) 12,214 15 56									
57	Peel County Farmers'	1,492 75	5 75	87 46	3,435 16	5,021 12	27,255 55	42 42	850 77	.....	.....	33,169 86 57									
58	Prescott Farmers'	48 80	70 00	35 56	975 58	1,129 94	10,002 42	.....	245 93	.....	.....	(q) 11,378 29 58									
59	Puslinch	1 10	.....	22 20	328 58	400 20	10,069 41	.....	27 45	3,500 00	.....	13,997 06 59									
60	Saltfleet and Binbrook	.....	82 06	31 93	869 28	983 27	6,745 51	.....	.....	.....	.....	7,728 78 60									
61	Southwold Farmers'	57 50	.....	21 02	453 49	532 01	3,078 45	.....	17 05	.....	.....	3,627 51 61									
62	Sydenham	1,678 25	12 78	130 05	3,793 66	5,614 74	35,755 51	33 60	261 68	.....	.....	41,665 53 62									
63	Townsend Farmers'	295 00	5 00	22 94	602 53	1,105 58	2,217 89	.....	100 08	1,861 54	.....	5,285 09 63									
64	Usborne and Hibbert	.....	1 00	52 52	1,115 17	1,168 69	8,143 25	.....	5 10	.....	(e) 500 00	9,817 04 64									
65	Walpole Farmers'	.....	.....	24 87	946 95	1,091 82	1,161 67	.....	85 86	.....	.....	2,339 35 65									
66	Waterloo, North	1,468 50	.....	106 44	2,954 87	4,529 81	6,423 11	.....	5 40	.....	(f) 2,000 00	(r) 12,958 32 66									
67	Wawanosh, West	437 00	.....	51 63	1,469 69	1,958 32	4,358 93	.....	187 68	.....	.....	6,504 93 67									
68	Westminster Towns'p	220 00	.....	24 13	698 28	942 41	3,987 48	.....	465 58	.....	.....	5,395 47 68									
69	Williams, East	89 00	.....	11 98	313 76	414 74	1,072 36	10 50	16 00	.....	.....	1,513 60 69									
70	Yarmouth	92 75	12 25	25 33	669 97	800 30	7,979 56	.....	45 33	.....	.....	8,825 19 70									
Totals										39,509 43	1,499 88	1,002 85	2,859 30	87,784 79	132,656 25	537,331 66	2,828 58	12035 77	16,923 94	14,322 61	716,098 81

(a) Refund to Members, \$8,758.18; subscription Red Cross and Patriotic Funds, \$660.00 (b) Subscription Red Cross and Patriotic Funds. (c) Subscription Belgian Relief Fund. (d) Subscription Red Cross and Patriotic Funds. (e) Subscription Red Cross Fund. (f) Subscription Red Cross Fund. (g) Not including \$972.20 invested War Loan. (h) Not including \$4,900.00 invested War Loan. (i) Not including \$34,481.70 invested in War Loan and Debentures. (j) Not including \$5,000.00 invested in Debentures. (k) Not including \$16,728.58 invested War Loan. (l) Not including \$9,212.25 invested War Loan. (m) Not including \$6,805.47 invested War Loan. (n) Not including \$3,000.00 invested Debentures. (o) Not including \$5,000.00 invested Debentures. (p) Not including \$8,833.26 invested War Loan. (q) Not including \$4,000.00 invested Debentures. (r) Not including \$3,500.00 loaned on Mortgages.



FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.  
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Gross amount at risk on mutual plan.	Premium notes net unassessed.	Surplus of gen- eral assets over liabilities.	New business taken during 1916.	Premium notes taken during year 1916.	
Algoma Mutual .....	\$ 1,349,930 00	\$ 26,998 60	\$ 30,333 02	\$ 467,110 00	\$ 14,024 30	1
Amherst Island .....	265,775 00	8,473 96	12,041 27	80,725 00	3,201 00	2
Ayr Farmers' .....	4,617,855 00	183,384 18	191,215 07	1,326,530 00	56,334 50	3
Bay of Quinte .....	2,234,585 00	47,699 75	50,922 56	875,125 00	18,380 00	4
Bertie and Willoughby .....	3,656,068 00	92,736 41	94,450 02	1,355,726 00	41,632 30	5
Blanshard .....	2,031,423 00	59,865 56	68,027 19	826,873 00	26,334 43	6
Blenheim, North .....	2,263,475 00	96,516 43	99,138 12	609,540 00	28,667 35	7
Brant County .....	4,755,555 00	117,739 89	127,737 41	1,353,145 00	35,862 99	8
Canadian Millers' .....	1,211,970 00	87,448 10	360,754 15	481,100 00	53,917 00	9
Caradoc Farmers' .....	2,190,626 00	56,897 86	61,335 61	854,370 00	25,631 10	10
Clinton Township .....	2,296,125 00	75,548 27	77,384 04	864,840 00	31,479 07	11
Culross .....	1,722,560 00	62,464 45	71,385 32	663,035 00	26,521 40	12
Dereham and West Oxford .....	2,798,136 00	102,283 65	97,617 53	1,200,175 00	48,370 10	13
Dorchester, N. and S. ....	5,487,325 00	143,292 64	164,832 62	2,265,200 00	67,956 00	14
Downie Mutual .....	3,216,250 00	90,673 72	99,493 15	1,187,535 00	35,626 05	15
Dufferin Farmers' .....	5,156,865 00	155,486 89	166,124 74	1,863,745 00	64,604 28	16
Dumfries, N., and Waterloo, S. ....	6,849,485 00	273,026 28	286,697 16	1,702,195 00	73,839 00	17
Dunwich Farmers' .....	3,140,850 00	112,606 43	112,951 13	1,091,025 00	43,641 00	18
Easthope South .....	4,373,440 00	196,101 69	202,431 67	1,115,760 00	55,788 00	19
Economical Mutual .....	5,399,890 00	210,279 23	717,842 35	1,956,717 00	124,470 15	20
Ekfrid .....	2,534,435 00	66,549 01	71,286 64	1,039,825 00	31,194 75	21
Elma Farmers' .....	4,727,260 00	220,134 78	234,289 91	1,393,245 00	69,662 25	22
Eramosa Mutual .....	1,626,820 00	63,856 70	75,359 14	663,200 00	31,060 75	23
Erie Farmers' .....	2,393,586 00	87,337 10	91,037 16	723,370 00	29,157 00	24
Farmers' Central .....	15,702,939 00	371,204 27	377,817 85	5,805,277 00	161,520 00	25
Farmers' Union .....	10,141,523 00	272,332 68	301,738 60	3,546,600 00	120,944 09	26
Fire Insurance Exchange .....	549,064 00	6,659 31	73,503 78	567,064 00	14,844 46	27
Formosa Mutual .....	7,444,893 00	221,998 13	227,733 12	2,755,483 00	89,443 00	28
Germania Farmers' .....	3,989,778 00	144,241 60	153,835 89	1,236,520 00	49,460 80	29
Glengarry Farmers' .....	6,109,850 00	135,443 51	148,189 38	2,286,900 00	68,607 00	30

31	Gore District.....	5,693,057	33	227,282	00	777,294	64	2,004,259	67	128,087	00
32	Grand River.....	2,810,843	00	74,466	60	77,280	13	1,031,628	00	31,459	96
33	Grenville Patron.....	8,941,250	00	232,933	30	259,483	27	3,307,490	00	99,224	70
34	Grey and Bruce.....	4,827,489	00	118,659	55	124,447	73	2,002,077	00	63,298	00
35	Guelph Township.....	488,195	00	21,147	62	23,710	15	175,545	00	8,407	50
36	Halton Union.....	7,439,160	00	202,339	35	213,848	83	2,564,070	00	88,397	55
37	Hamilton Township.....	2,783,985	00	77,307	82	86,327	41	900,630	00	33,310	30
38	Hand-in-Hand.....	908,160	00	8,808	16	140,420	83	944,660	00	24,947	96
39	Hay Township.....	5,172,780	00	199,392	54	201,572	47	1,151,285	00	47,371	00
40	Hopewell Creek.....	1,061,259	00	47,623	41	51,129	59	296,440	00	15,305	51
41	Howard Farmers'.....	5,036,675	00	132,260	00	132,805	51	2,005,275	00	60,158	25
42	Howick Farmers'.....	11,615,662	00	524,267	60	553,643	53	3,419,820	00	170,991	00
43	Kent and Essex.....	3,072,842	00	66,909	16	76,056	02	1,357,767	00	38,422	62
44	Lambton Farmers'.....	9,304,921	00	116,930	62	163,296	92	3,776,280	00	75,548	65
45	Lanark County Farmers'.....	8,067,464	00	201,206	20	213,140	37	2,942,155	00	87,661	05
46	Lennox and Addington.....	1,872,434	00	54,280	75	53,975	83	729,725	00	25,630	72
47	Lobo.....	1,494,243	00	30,979	96	39,498	83	515,410	00	15,462	30
48	London Township.....	2,772,319	00	70,063	29	86,534	21	1,010,481	00	30,337	38
49	McGillivray.....	717,210	00	15,963	48	22,980	79	254,360	00	7,630	80
50	McKillop.....	4,306,405	00	149,828	35	156,284	58	1,284,700	00	51,027	00
51	Maple Leaf.....	6,363,290	00	152,223	55	201,402	55	2,173,765	00	66,467	70
52	Metropolitan.....	26,880	00	1,543	10	1,781	34	22,680	00	1,064	30
53	Millers' and Manufacturers'.....	2,099,292	00	21,705	19	130,678	73	2,221,592	00	59,875	52
54	Monarch.....	214,300	00	5,192	15	14,695	27	215,160	00	3,647	65
55	Nichol Mutual.....	3,186,936	00	89,309	12	96,535	89	1,048,080	00	34,310	10
56	Nissouri.....	6,710,143	00	282,751	25	291,280	83	2,370,280	00	108,625	00
57	Norfolk Farmers'.....	2,367,880	00	77,966	59	73,027	91	674,200	00	26,968	00
58	North Kent.....	1,720,720	10	45,311	15	47,951	34	730,495	00	21,914	85
59	Oneida Farmers'.....	961,023	00	24,717	47	25,958	33	357,590	00	10,799	83
60	Osgoode.....	1,493,950	00	65,733	80	69,873	69	576,620	00	28,831	00
61	Otter Mutual.....	4,814,135	00	179,104	70	184,056	60	1,362,585	00	58,105	00
62	Oxford Farmers'.....	1,623,155	00	52,343	55	50,841	74	592,375	00	21,429	00
63	Peel and Maryboro'.....	8,016,400	00	122,197	35	143,470	76	2,181,200	00	43,848	00
64	Peel County.....	10,421,264	75	290,116	05	316,422	20	3,690,924	00	124,946	60
65	Perth.....	11,305,516	00	168,069	18	626,800	65	4,262,196	00	100,766	76
66	Prescott.....	3,990,235	00	98,402	67	115,894	67	1,643,535	00	49,306	05
67	Puslinch.....	2,030,250	00	52,683	58	53,135	11	765,010	00	23,125	80
68	Saltfleet and Binbrook.....	3,126,725	00	118,203	31	133,107	08	1,090,945	00	46,030	71
69	Southwold.....	1,923,070	00	65,810	31	71,759	74	727,840	00	29,113	60
70	Sydenham.....	14,678,470	00	366,831	54	386,852	41	5,585,522	00	159,364	75
71	Townsend.....	2,058,615	00	50,450	00	46,739	61	681,680	00	20,685	45
72	Usborne and Hibbert.....	5,737,025	00	151,133	42	166,917	63	1,678,510	00	49,849	02
73	Walpole Farmers'.....	2,316,350	00	79,656	00	81,430	83	568,190	00	23,123	37
74	Waterloo Mutual.....	10,855,483	00	240,792	59	773,100	90	3,763,159	00	136,206	65



FIRE INSURANCE MUTUAL COMPANIES OF ALL CLASSES.—*Concluded.*  
COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31ST DECEMBER, 1916.—*Concluded.*

	Name of Company.	Gross amount at risk on mutual plan.		Premium notes net unassessed.		Surplus of gen- eral assets over liabilities.		New business taken during 1916.		Premium notes taken during year 1916	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
75	Waterloo North.....	12,378,261	00	587,401	36	633,808	31	3,465,747	00	173,539	00
76	Wawanosh West.....	5,671,020	00	200,029	06	213,334	34	1,776,220	00	71,048	80
77	Wellington Mutual.....	631,390	00	23,461	45	50,602	64	252,270	00	15,436	58
78	Westminster Township.....	2,314,510	00	61,062	69	84,549	75	1,070,850	00	32,125	50
79	Williams East.....	814,230	00	20,670	71	24,544	46	301,125	00	9,033	75
80	Yarmouth .....	2,409,031	00	56,213	21	57,937	00	812,135	00	23,898	13
	Totals.....	340,884,239	18	10,113,016	94	13,469,729	55	120,494,492	67	4,223,339	84

## MISCELLANEOUS TABLES

Showing particulars of Fire Losses in Ontario for years 1907 to 1916, inclusive.

Showing also totals, averages and percentages in respect of Farm Mutual Insurance for the thirty years, 1887 to 1916, inclusive.

TABLE SHOWING: 1. The amount paid for losses caused by fire in the Province, years 1907 to 1916, both inclusive—as reported to the Department of Insurance for Ontario by Provincial licensees. 2. The amount paid for such losses caused by incendiarism or supposed incendiarism. 3. The amount paid for such losses caused by lightning.

Year.	Class of Company.	Amount paid for losses caused by fire in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses reported to have been caused by lightning.
		\$ c.	\$ c.	\$ c.
1907	69 Purely Mutual Companies.....	301,450 52	5,449 57	124,026 27
	14 Cash-Mutual Companies.....	794,436 00	17,648 17	37,300 59
	3 Stock Companies.....	182,603 58	2,591 13	134 58
	86 Companies.....	1,278,490 10	25,688 87	161,461 44
1908	69 Purely Mutual Companies.....	374,602 38	9,679 37	139,904 75
	13 Cash-Mutual Companies.....	778,780 13	13,774 05	26,777 14
	4 Stock Companies.....	234,149 65	3,542 29	3,505 31
	86 Companies.....	1,387,532 16	26,995 71	170,187 20
1909	68 Purely Mutual Companies.....	297,333 88	11,667 75	120,573 49
	13 Cash-Mutual Companies.....	657,028 47	18,735 79	38,845 94
	5 Stock Companies.....	167,596 82	7,007 66	514 86
	86 Companies.....	1,121,959 17	37,411 20	159,934 29
1910	69 Purely Mutual Companies.....	409,451 68	12,075 15	201,057 36
	13 Cash Mutual Companies.....	663,660 16	9,628 86	41,252 11
	5 Stock Companies.....	167,649 23	4,266 67	2,600 61
	87 Companies.....	1,240,761 07	25,970 68	244,910 08
1911	69 Purely Mutual Companies.....	469,671 16	12,167 05	207,181 80
	13 Cash-Mutual Companies.....	534,012 00	2,897 45	50,979 95
	6 Stock Companies.....	192,012 12	2,394 78	4,495 26
	88 Companies.....	1,195,695 28	17,459 28	262,657 01
1912	69 Purely Mutual Companies.....	408,326 46	12,797 00	216,711 11
	13 Cash-Mutual Companies.....	610,501 45	5,711 00	32,289 87
	6 Stock Companies.....	205,683 00	4,269 35	13,281 13
	88 Companies.....	1,224,510 91	22,777 35	262,282 11
1913	69 Purely Mutual Companies.....	515,045 72	12,539 35	230,479 25
	12 Cash-Mutual Companies.....	757,015 44	18,946 22	65,301 99
	5 Stock Companies.....	187,845 75	954 27	9,323 11
	86 Companies.....	1,459,906 91	32,439 84	305,104 35
1914	70 Purely Mutual Companies.....	436,125 51	13,150 96	172,822 26
	11 Cash-Mutual Companies.....	732,180 78	20,533 56	34,675 28
	5 Stock Companies.....	223,380 17	3,818 36	3,991 90
	86 Companies.....	1,391,686 46	37,502 88	211,489 44
1915	70 Purely Mutual Companies.....	446,553 65	10,118 67	126,368 01
	10 Cash-Mutual Companies.....	520,383 15	16,634 60	20,832 71
	5 Stock Companies.....	277,882 86	3,264 48	1,803 10
	85 Companies.....	1,244,819 66	30,017 75	149,003 82
1916	70 Purely Mutual Companies.....	537,331 66	18,731 00	185,924 44
	10 Cash-Mutual Companies.....	659,669 38	47,834 80	34,132 09
	4 Stock Companies.....	265,006 92	6,302 00	1,873 37
	84 Companies.....	1,462,007 96	72,867 80	221,929 90



## FIRE INSURANCE PURELY MUTUAL COMPANIES.

Comparative Table showing by years the Number of Companies, Total Assets, Total Liabilities, Total Net Amount at Risk, Total Cost of Management and Total Amount of Losses Paid, for the 30 years from 1887 to 1916, inclusive.

Year.	Number of Companies.	Total Assets.	Total Liabilities.	Total Net Amount at Risk.	Total Cost of Management.	Total Amount of Losses Paid
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1887	60	2,715,532.61	53,105.04	80,897,187.00	70,042.62	154,289.31
1888	59	2,904,606.67	39,434.73	83,929,092.00	74,631.36	153,585.69
1889	58	2,754,690.34	45,990.81	84,946,603.00	65,366.26	156,060.38
1890	58	2,732,033.78	38,384.15	81,641,482.00	58,817.35	137,803.31
1891	59	2,934,421.43	51,556.40	84,567,422.00	58,573.89	127,317.89
1892	61	3,097,762.62	34,437.25	89,358,018.00	57,198.32	158,007.85
1893	60	3,181,978.22	41,872.42	92,970,899.00	50,267.00	158,370.98
1894	63	3,316,279.75	61,585.52	99,426,630.00	55,002.38	219,057.54
1895	69	3,451,229.76	47,221.25	104,046,645.00	61,038.58	206,603.36
1896	72	3,644,162.96	55,523.19	109,617,060.00	63,721.18	187,916.45
1897	72	3,829,599.26	49,801.99	114,809,593.00	63,790.58	169,281.88
1898	75	4,097,623.98	63,226.47	121,965,359.00	67,544.96	224,747.15
1899	75	4,312,225.58	44,978.15	125,677,413.00	69,913.00	167,639.29
1900	74	4,563,701.89	42,111.65	133,274,373.00	65,451.45	219,699.12
1901	75	4,909,905.31	43,170.84	142,878,557.00	69,547.83	191,872.70
1902	74	5,263,370.54	33,379.76	150,981,746.00	71,022.23	202,472.02
1903	73	5,592,038.34	33,187.04	160,385,333.00	74,380.42	255,227.06
1904	72	5,907,474.01	30,841.27	169,847,278.00	78,315.96	279,325.92
1905	70	6,246,102.55	17,654.85	179,925,052.00	79,574.83	270,772.86
1906	69	6,546,964.45	15,885.74	190,139,952.00	85,601.85	359,980.45
1907	69	6,959,999.47	21,507.51	201,055,392.00	86,070.51	303,924.51
1908	69	7,243,527.16	38,331.27	210,097,305.00	91,123.04	374,593.39
1909	68	7,678,295.81	26,043.62	220,054,980.00	95,764.15	297,459.88
1910	69	8,025,136.85	17,767.24	231,991,755.00	101,345.51	409,451.68
1911	69	8,383,438.60	23,620.86	244,064,150.00	107,189.31	469,671.16
1912	69	8,714,406.51	20,344.37	255,573,924.64	112,707.67	408,326.46
1913	69	9,017,764.20	27,219.55	266,766,720.77	121,415.61	515,045.72
1914	70	9,418,246.92	37,274.82	276,865,089.54	115,922.54	436,125.51
1915	70	9,785,486.06	31,426.88	288,861,052.43	124,383.07	446,553.65
1916	70	10,211,106.27	48,152.38	302,138,372.22	132,656.25	*537,331.66

\* Total amount paid for Losses by Purely Mutual Companies for the 30 years, 1887 to 1916, both inclusive, \$8,198,514.83.



FIRE INSURANCE PURELY MUTUAL COMPANIES.  
COMPARATIVE TABLE SHOWING BY YEARS, AVERAGES AND PERCENTAGES FOR THE 30 YEARS FROM 1887 TO 1916, INCLUSIVE

Year.	Number of com- panies.	Average assets. \$	Average liabilities. \$	Average surplus. \$	Average net amount at risk. \$	Percentage of average surplus to average amount at risk.	Average cost of management. \$	Percentage of aver- age cost of manage- ment to average amount at risk.	Average amount paid for losses. \$	Percentage of aver- age amount paid for losses to average amount at risk.	*Total percentage of average cost of manage- ment to average amount at risk; and of the average amount paid for losses to average amount at risk.
1887.....	60	45,258 87	885 08	44,373 79	1,348, 286 00	3.291	1,167 37	.0865	2,571 48	.190	.2765
1888.....	59	49,230 62	668 38	48,562 24	1,422,526 00	3.413	1,264 93	.0889	2,603 14	.182	.2709
1889.....	58	47,494 66	792 94	46,701 72	1,464,596 00	3.188	1,127 00	.0769	2,690 69	.183	.2599
1890.....	58	47,104 03	661 79	46,442 24	1,407,611 00	3.299	1,014 09	.0720	2,375 91	.168	.2400
1891.....	59	49,735 95	873 83	48,862 12	1,433,346 00	3.408	992 77	.0692	2,157 93	.150	.2192
1892.....	61	50,782 99	564 54	50,218 45	1,464,885 00	3.428	937 67	.0640	2,590 29	.176	.2400
1893.....	60	53,032 97	697 87	52,335 10	1,549,514 00	3.377	837 78	.0540	2,639 51	.170	.2240
1894.....	63	52,639 36	977 54	51,661 82	1,578,200 00	3.273	873 05	.0553	3,477 10	.220	.2753
1895.....	69	50,017 82	684 36	49,333 46	1,507,922 00	3.271	884 61	.0586	2,994 25	.198	.2566
1896.....	72	50,613 37	771 15	49,842 22	1,522,459 00	3.273	885 01	.0581	2,609 95	.171	.2291
1897.....	72	53,188 87	691 69	52,497 18	1,594,577 00	3.292	885 98	.0555	2,351 13	.147	.2025
1898.....	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	900 59	.0553	2,996 62	.184	.2393
1899.....	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900.....	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901.....	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902.....	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903.....	73	76,603 26	454 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904.....	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905.....	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906.....	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907.....	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908.....	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909.....	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910.....	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911.....	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912.....	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913.....	69	130,692 23	394 48	130,297 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914.....	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915.....	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916.....	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209

\*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .2765 = 27<sup>65</sup>/<sub>100</sub> cents.

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# WEATHER INSURANCE COMPANIES

(Mutual—R. S. O. 1914, Chap. 183, Part III.)

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ASSETS AND LIABILITIES; INCOME AND EXPENDITURE

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## HURON WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, ZURICH, ONT.

*Commenced business 31st May, 1906.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

James Scott .....	Cromarty, Ont.
Benson Williams .....	Exeter (R.R. 3), Ont.
W. T. Caldwell .....	Hensall, Ont.
S. Brokenshire .....	Crediton (R.R. 1), Ont.
Henry Rau .....	Zurich (R.R. 1), Ont.
D. Fotheringham .....	Brucefield, Ont.
Wm. B. Battler .....	Zurich, Ont.
Roger Northcote .....	Exeter (R.R. 1), Ont.
Moses Geiger .....	Zurich, Ont.

*Officers:*

James Scott, President .....	Cromarty, Ont.
Benson Williams, Vice-President .....	Exeter (R.R. 3), Ont.
Chas. Monteith, Secretary-Treasurer .....	Woodham (R.R. 1), Ont.

*Auditors:*

John Campbell .....	Exeter, Ont.
Henry Strang .....	Hensall (R.R. 1), Ont.

Unassessed premium note capital, \$108,645.40.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash on hand at head office .....	\$175 82	
Cash in Molsons Bank, Hensall, Ont. ....	6,099 37	
Cash in Dominion Bank, Seaforth, Ont. ....	69 71	
		\$6,344 90
Amount unpaid for fixed payments of 1916 .....		257 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		108,645 40
Office furniture (not extended) .....	\$50 00	
Total assets .....		<u>\$115,247 40</u>

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,338 62
Held by agents for fees (not extended) .....	1,067 00



Cash received for fixed payments due in 1916 .....	\$5,699 50
"        fixed payments due in prior years .....	113 50
"        interest . . . . .	120 99
<b>Total receipts .....</b>	<b>\$5,933 99</b>

## EXPENDITURE.

## Expenses of management:

Amount paid to agents in fees (not extended) .....	\$1,067 00
Amount paid for commission .....	\$338 40
"        investigation of claims .....	107 30
"        statutory assessment and license fee .....	26 95
"        printing, stationery and advertising .....	123 90
"        salaries, directors' and auditors' fees .....	801 50
"        postage, telephone, telegrams and express .....	145 79
"        rent (directors' meetings) .....	12 00
"        travelling expenses .....	314 00
<b>Total expenses of management .....</b>	<b>\$1,869 84</b>

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	18 00
"        losses which occurred during 1916 .....	2,020 87
"        rebate . . . . .	19 00

<b>Total expenditure .....</b>	<b>\$3,927 71</b>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$2,749,920 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	2,248	\$2,524,720 00
Policies new and renewed during 1916 .....	1,067	1,254,850 00
<b>Gross number and amount in force during 1916 .....</b>	<b>3,315</b>	<b>\$3,779,570 00</b>
<b>Less expired and cancelled in 1916 .....</b>	<b>945</b>	<b>1,029,650 00</b>
<b>Net risks in force 31st December, 1916 .....</b>	<b>2,370</b>	<b>\$2,749,920 00</b>

## PREMIUM NOTES

On Policies in force 31st December, 1916.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$119,103 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	108,645 40
Amount of premium notes received during the year 1916 .....	53,430 00
Payments on premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	2,665 50

## ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, GRAND VALLEY, ONT.

*Commenced business 18th August, 1904.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Wm. Park .....	Belwood (R.R.), Ont.
Willis Potter .....	Waldemar (R.R.), Ont.
W. A. Wansborough .....	Grand Valley, Ont.
C. Edward Archibald .....	Grand Valley (R.R. 2), Ont.
John Sime .....	Grand Valley, Ont.
Wm. Scaife .....	Orton (R.R.), Ont.
James Corbett .....	Riverview, Ont.
F. H. Neil .....	Lucan, Ont.
M. Baker .....	Rodney (R.R.), Ont.
W. J. Jelly .....	Waldemar (R.R. 1), Ont.
N. J. Stanley .....	Denfield (R.R.), Ont.
John C. Ross .....	Jarvis, Ont.

*Officers:*

Wm. Park, President .....	Belwood (R.R.), Ont.
Willis Potter, Vice-President .....	Waldemar (R.R.), Ont.
W. A. Wansborough, Secretary-Treasurer .....	Grand Valley, Ont.

*Auditors:*

E. H. Lindsay .....	Grand Valley, Ont.
J. A. Richardson .....	Grand Valley, Ont.

Unassessed premium note capital, \$179,856.33.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

Cash value of mortgages .....		\$5,000 00
Cash in Bank of Toronto, Stayner .....	\$4 40	
“ Royal Bank, Grand Valley .....	10,351 15	
“ The Union Bank, Shelburne .....	19 28	
“ Home Bank, in various branches .....	30 82	
“ Standard Bank, Lucan, Ont. ....	11 88	
“ Huron and Erie Mortgage Corporation, London, Ont. ..	12 80	
“ Merchants Bank, in various branches .....	27 08	
“ Dominion Bank, St. Thomas, Ont. ....	22 47	
“ Canadian Bank of Commerce, Brantford, Ont. ....	2 00	
“ Bank of Hamilton, various branches .....	10 18	
“ Sterling Bank, Monkton, Ont., and Orangeville, Ont. ..	9 75	
“ Bank of British North America, London, Ont. ....	397 63	
		<hr/> 10,899 44

Amount unpaid of fixed payments of 1916 .....	1,199 20
Amount of premium notes, after deducting all payments thereon and assessments levied .....	179,856 33
Office furniture and safe (not extended) .....	\$300 00

Total assets .....	<u>\$196,954 97</u>
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## LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$4,572 63	
Cash received as fixed payments due in 1916 .....		\$14,411 76
“ fixed payments due in prior years .....		709 20
“ interest . . . . .		475 77
“ transfer fees .....		25 79
“ paid in advance .....		0 60
“ overpaid . . . . .		119 36
“ all other .....		71 57
“ from realization of investments during 1916 (not extended) . . . . .	\$500 00	
Total . . . . .		<u>\$15,814 05</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for agents' commission .....	\$1,604 78
“ fuel and light .....	17 45
“ investigation and adjustment of claims .....	315 25
“ statutory assessment and license fee .....	62 80
“ travelling expenses .....	467 10
“ salaries, directors' and auditors' fees .....	2,365 00
“ printing, stationery and advertising .....	168 30
“ rent . . . . .	76 00
“ postage, telephone, telegrams and express .....	566 43
“ taxes (Government and Municipal) .....	69 12

Total expenses of management .....	<u>\$5,712 23</u>
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## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	146 22
“ losses which occurred during 1916 .....	3,865 00
“ rebates . . . . .	263 79

Total expenditure .....	<u>\$9,987 24</u>
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## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual . . . . .	\$6,669,040 00



## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	6,397	\$6,670,770 00
Policies new and renewed during 1916 .....	2,732	2,895,085 00
Gross number and amount in force during 1916 .....	9,129	\$9,565,855 00
Less expired and cancelled in 1916 .....	2,826	2,896,815 00
Net risks in force at 31st December, 1916 .....	6,303	\$6,669,040 00

## PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three-year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	206,612 25
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	179,856 33
Amount of premium notes received during the year .....	89,826 25
Amount of premium notes of 1916, including all sums credited on said premium notes:	
Cash paid up to 31st December, 1916 .....	7,649 60

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY.

HEAD OFFICE, WOODSTOCK, ONT.

Commenced business 22nd January, 1906.

Names and addresses of the Directors and Officers for the year 1917.

Directors:

D. Bonis .....	St. Mary's, Ont.
Col. Ross .....	Embro, Ont.
H. Hemsworth .....	Gowanstown, Ont.
George McIntosh .....	Embro, Ont.
John Davidson .....	Burns, Ont.
S. R. Wallace .....	Burgessville, Ont.
James Donaldson .....	Atwood, Ont.
T. O. Robson .....	St. Mary's, Ont.
W. B. Murray .....	Woodstock, Ont.
J. R. Murray .....	Embro, Ont.
J. R. Calder .....	Kintore, Ont.
C. N. Carroll .....	Norwich, Ont.
Geo. J. Meldrum .....	Guelph, Ont.
John McLevin .....	Wickson, Ont.
P. J. Payton .....	Stratford, Ont.

Officers:

David Bonis, President .....	St. Mary's, Ont.
Col. Ross, 1st Vice-President .....	Embro, Ont.
H. Hemsworth, 2nd Vice-President .....	Gowanstown, Ont.
E. L. Sutherland, Secretary-Treasurer .....	Woodstock, Ont.
Geo. McIntosh, Managing Director .....	Embro, Ont.

Auditors:

W. L. MacWhinnie .....	Woodstock, Ont.
Geo. B. Anderson .....	Lakeside, Ont.

Unassessed premium note capital, \$144,378.55.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

ASSETS.

Cash value bonds, debentures and securities .....	\$20,000 00
Cash in Royal Bank, Woodstock .....	11,644 58
Amount unpaid of fixed payments of 1916 .....	4,190 34
Amount unpaid, fixed payments, prior years (not extended) ..	\$1,665 01
Amount of premium notes, after deducting all payments thereon and assessments levied .....	144,378 55
Office furniture and safe (not extended) .....	\$300 00
Total assets .....	\$180,213 47

LIABILITIES.—None.

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$17,734 85
Cash received for agents' fees .....	\$96 00
" as fixed payments due in 1916 .....	13,070 01
" as fixed payments due in prior years .....	4,169 74
" as interest .....	625 19
Total .....	<u>\$17,960 94</u>

## EXPENDITURE.

## Expenses of management:

Cash paid for commission and bonus .....	\$1,991 23
" Division Court costs .....	7 05
" bank exchange .....	79 19
" salaries, directors' and auditors' fees .....	2,048 85
" printing, stationery and advertising .....	147 91
" postage, telephones, telegrams and express .....	434 12
" statutory assessments and license fee .....	85 62
" travelling expenses .....	43 60
" insurance .....	2 82
" taxes .....	10 89
" investigation of claims .....	463 40
" rent .....	103 00
" other expenses .....	657 30

Total expenses of management ..... \$6,074 98

## Miscellaneous payments:

Cash paid for losses which occurred during 1916 .....	2,881 57
" rebates .....	92 32

Cash invested in debentures (not extended) ..... \$15,000 00

Total expenditure ..... \$9,048 87

## CURRENCY OF RISKS.

Amount covered by Policies in force 31st December, 1916.

	Three years.
Mutual .....	\$8,178,804 00

## MOVEMENT IN RISKS.

Mutual System.	Number.	Amount.
Policies in force 31st December, 1915 .....	6,948	\$9,304,080 50
Policies new and renewed during 1916 .....	2,656	3,852,575 00
Gross number and amount in force during 1916 .....	9,604	\$13,156,655 50
Less expired and cancelled in 1916 .....	3,774	4,977,851 50
Net risks in force 31st December, 1916 .....	5,830	<u>\$8,178,804 00</u>



PREMIUM NOTES

On Policies in force 31st December, 1916.

	Three years.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$172,603 50
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	144,378 55
Amount of premium notes received during the year 1916 .....	81,220 00
Amount of premium notes of 1916, including all sums credited on said premium notes, viz.: Cash paid up to 31st December, 1916 .....	17,239 75



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# Weather Insurance Mutual Companies.

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RECAPITULATION OF ASSETS, LIABILITIES, RECEIPTS AND EXPENDITURE.

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WEATHER INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Mortgages and Debentures.	Cash.	Fixed payments of 1916 unpaid.	Assessments of 1916 unpaid.	Unassessed premium note capital.	Interest accrued and all other assets.	Agents' balances.	Total assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather .....	.....	6,344 90	257 10	.....	108,645 40	.....	.....	115,247 40
Ontario Farmers' .....	5,000 00	10,899 44	1,199 20	.....	179,856 33	.....	.....	196,954 97
Western Farmers' .....	20,000 00	11,644 58	4,190 34	.....	144,378 55	.....	.....	180,213 47
Totals.....	25,000 00	28,888 92	5,646 64	.....	432,880 28	.....	.....	492,415 84

LIABILITIES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Amount of supposed loss.	Other liabilities.	Borrowed money and bills payable.	Interest accrued.	Total liabilities.	Number of policies in force.	Net amount of risk.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.
Huron Weather .....	.....	.....	.....	.....	.....	2,370	2,749,920 00
Ontario Farmers' .....	.....	.....	.....	.....	.....	6,303	6,669,040 00
Western Farmers' .....	.....	.....	.....	.....	.....	5,830	8,178,804 00
Totals.....	.....	.....	.....	.....	.....	14,503	17,597,764 00

WEATHER INSURANCE COMPANIES.

INCOME FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Fixed payments of 1916.	Fixed payments of prior years.	Assessments, 1916.	Interest.	Cash borrowed.	Agents' balances.	Fees or Surveys.	All other.	Total receipts.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather.....	5,699 50	113 50	.....	120 99	.....	.....	.....	.....	5,933 99
Ontario Farmers'.....	14,411 76	709 20	.....	475 77	.....	.....	25 79	191 53	15,814 05
Western Farmers'.....	13,070 01	4,169 74	.....	625 19	.....	.....	96 00	.....	17,960 94
Totals .....	33,181 27	4,992 44	.....	1,221 95	.....	.....	121 79	191 53	39,708 98

(a) Not including \$500.00 repayment on mortgage.

EXPENDITURES FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Name of Company.	Agents' commis- sions, etc.	Law costs.	Statutory assess- ment and license fees.	Interest.	Salaries and general expense account.	Total expense of management.	Borrowed money repaid.	Losses.	Rebates.	All other.	Total.	Invested (not extended).
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather.....	338 40	.....	26 95	.....	1,504 49	1,869 84	.....	2,038 87	19 00	.....	3,927 71	.....
Ontario Farmers'.....	1,604 78	.....	62 80	.....	4,044 65	5,712 23	.....	4,011 22	263 79	.....	9,987 24	.....
Western Farmers.....	1,991 23	7 05	85 62	.....	3,991 08	6,074 98	.....	2,881 57	92 32	.....	9,048 87	15,000 00
Totals .....	3,934 41	7 05	175 37	.....	9,540 22	13,657 05	.....	8,931 66	375 11	.....	22,963 82	15,000 00





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# COLUMBIA INSURANCE COMPANY

(OF JERSEY CITY, N.J.)

INSURING VEHICLES AND OTHER PROPERTY AGAINST LOSS OR ACCIDENTAL  
DAMAGE. [2 George V., Chap. 33, Sec. 13, (3), (4).]

ASSETS AND LIABILITIES; INCOME AND EXPENDITURE.

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## COLUMBIA INSURANCE COMPANY.

HEAD OFFICE, JERSEY CITY, N.J., U.S.A.

Chief Agent for Ontario: G. Temple McMurrich, Toronto, Ontario.

*Commenced business 21st March, 1901.*

Names and addresses of the Directors and Officers for the year 1917.

*Directors:*

Geo. F. Crane .....	New York City.
H. K. Fowler .....	New York City.
P. Beresford .....	New York City.
A. G. Thatcher .....	New York City.
F. T. Busk .....	New York City.
G. D. Hallock .....	New York City.
F. H. Canty .....	New York City.

*Officers:*

Geo. F. Crane, President .....	New York City.
H. K. Fowler, Vice-President .....	New York City.
F. H. Canty, Secretary .....	New York City.
H. K. Fowler, Treasurer .....	New York City.

*Auditors:*

Deloitte, Plender, Griffiths & Co. ....	New York City.
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Authorized Capital, \$400,000.00.

Subscribed Capital, \$400,000; Paid-up Capital, \$400,000. Securities deposited in the Treasury of Ontario, pursuant to the Ontario Insurance Act, \$40,000.00 par value.

## STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

## ASSETS.

State, provincial, county, municipal and railroad bonds .....	\$1,053,132 99
Actual cash on hand at head office .....	103,243 97
Cash in Bank of Nova Scotia, Toronto (deposit receipts, forming part of Ontario Government deposit) .....	5,000 00
Cash in Sterling Bank of Canada, Toronto (deposit receipts, forming part of the Ontario Government deposit) .....	5,000 00
Interest due or accrued and unpaid .....	13,928 67
Premiums outstanding in course of collection .....	118,665 97
Due from other companies for re-insurance on losses already paid .....	30,187 78
Cash deposited with Underwriters' Conference .....	200 00
Amount of unearned part of premiums paid for re-insurance of risks in force at 31st December, 1916 .....	40,465 54
<b>Total . . . . .</b>	<b>\$1,369,824 92</b>

## LIABILITIES.

Amount of supposed or reported losses .....	\$59,599 35
Amount required to re-insure all outstanding risks, being unearned premiums on all policies in force 31st December, 1916 .....	209,716 09
Amount due for accrued taxes .....	9,000 00
Amount due for commission and brokerage .....	7,000 00
Total liabilities .....	\$285,315 44
Paid-up capital stock .....	\$400,000 00

## RECEIPTS.

Cash balance at 31st December, 1915 (not extended) .....	\$67,830 68
Gross premiums received in cash .....	\$672,078 90
Interest or dividends .....	46,646 33
Re-insurance on policies become claims .....	55,143 40
Salvage on claims .....	24,123 15
Cash received from investments (not extended) .....	\$207,750 00
Total receipts .....	\$797,991 78

## EXPENDITURE.

## Expenses of management:

Cash paid to agents for commission, salaries and bonus .....	\$86,247 09
“ law costs .....	33 02
“ investigation and adjustment of claims .....	1,357 99
“ statutory assessment and license fees (Ontario) .....	71 46
“ license fees, etc., other provinces .....	4,337 10
“ salaries, directors' and auditors' fees .....	11,629 84
“ printing, stationery and advertising .....	2,330 70
“ postage, telegrams and express .....	1,298 92
“ surveys, boards, etc. ....	252 32
“ taxes (municipal and government) .....	10,890 90
“ Underwriters' Boards, fees .....	475 02
“ travelling expenses .....	439 92
“ rent . . . . .	886 10
“ emergency revenue tax .....	1,090 47
“ income tax .....	1,220 47
“ all other .....	2,218 08

Total expenses of management ..... \$124,779 40

## Miscellaneous payments:

Cash paid for losses which occurred prior to 1916 .....	64,620 38
“ losses which occurred during 1916 .....	330,095 70
“ re-insurance . . . . .	55,489 88
“ rebate, abatement and returned premiums .....	106,309 95
“ dividends . . . . .	48,000 00
“ investment expense .....	31 25
“ expenditure other than foregoing .....	200 00
“ for securities (not extended) .....	\$240,801 93

Total expenditure ..... \$729,526 56



MOVEMENT AND CURRENCY OF AUTOMOBILE AND OTHER INSURANCE CONTRACTS.

	Ontario.	Elsewhere.	Total.
Policies in force 31st December, 1915 ....	\$2,477,125 00	\$30,486,424 00	\$32,963,549 00
Policies issued in 1916, new and renewed	24,731,981 00	46,523,211 00	71,255,192 00
Gross total .....	\$27,209,106 00	\$77,009,635 00	\$104,218,741 00
Deduct expired and cancelled in 1916....	24,351,099 00	45,652,295 00	70,003,394 00
Policies remaining in force 31st December, 1916 . . . . .	\$2,858,007 00	\$31,357,340 00	\$34,215,347 00

LIST OF SHAREHOLDERS AT 31ST DECEMBER, 1916.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid up.
Union Marine Insurance Co.....	Liverpool, Eng.....	3,993	\$ 399,300	\$ 399,300
Geo. F. Crane.....	New York.....	1	100	100
H. K. Fowler.....	" .....	1	100	100
P. Beresford.....	" .....	1	100	100
A. G. Thatcher .....	" .....	1	100	100
F. T. Busk .....	" .....	1	100	100
G. D. Hallock .....	" .....	1	100	100
F. H. Canty .....	" .....	1	100	100
Totals.....	.....	4,000	\$400,000	\$400,000

# INDEXES

TO

## DETAILED REPORT

OF THE

# Superintendent of Insurance

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The following indexes comprise all insurance corporations or companies standing registered at the 1st September, 1917.

PAGE 3.—Index A: Dominion Licensees standing registered at the 1st September, 1917, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of Insurance in this Province.

PAGE 9.—Index AA: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance, or both; also for the Investment of Surplus Funds.

PAGE 10.—Index B: Provincial Licensees standing registered at the 1st September, 1917, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of Insurance therein.

PAGE 12.—Index C: List of Underwriters registered to transact business in Ontario up to September 1st, 1917.

Index D: List of Insurance Brokers registered to transact business in Ontario up to September 1st, 1917.

Index E: List of Guarantee Companies whose bonds have been authorized for acceptance, in lieu of personal or private suretyship.





## INDEX A: Dominion Licensees, standing registered at the 1st September, 1917.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1917.	Registry ends 1918.
A 66	Acadia Fire Insurance Company .....	5927	Fire and Hail Insurance ..	May 1..	April 30
A 34	Aetna Insurance Company of Hartford, Conn. ....	5967	Fire, Automobile and Tornado In- surance ..	" "	" "
A 4	Aetna Life Insurance Company of Hart- ford, Conn. ....	5890	Life Insurance ..	" "	" "
A 3	Alliance Assurance Company, Limited..	5917	Fire, Accident, Sickness, Guarantee and Automobile Insurance ...	" "	" "
A100	American and Foreign Marine Insur- ance Company .....	6039	Inland Transportation Insurance ..	" "	" "
A 35	American Surety Company of New York .....	5950	Guarantee Insurance ..	" "	" "
A 15	Atlas Assurance Company, Limited....	5984	Fire Insurance ..	" "	" "
A 31	Boiler Inspection and Insurance Com- pany, Canada .....	6006	Steam Boiler Insurance ..	" "	" "
A 18	British America Assurance Company, Toronto .....	6022	Fire and Hail Insurance ..	" "	" "
A 96	British Colonial Fire Insurance Com- pany .....	6015	Fire Insurance ..	" "	" "
A 95	British Dominions General Insurance Company, Limited .....	6044	Fire Insurance ..	" "	" "
A 80	British Northwestern Fire Insurance Company .....	6007	Fire Insurance ..	" "	" "
A 18	Caledonian Insurance Company .....	5904	Fire Insurance ..	" "	" "
A 37	Canada Accident Assurance Company..	5959	Fire, Accident, Sickness, Plate Glass, Burglary and Guarantee Insurance ..	" "	" "
A 3	Canada Life Assurance Company ....	5879	Life Insurance ..	" "	" "
A 75	Canada National Fire Insurance Com- pany .....	5915	Fire Insurance ..	" "	" "
A 45	Canadian Fire Insurance Company...	5969	Fire Insurance ..	" "	" "
A100	Canadian Lumbermen's Insurance Ex- change .....	5905	Fire Insurance among its members restricted to risks on property situated in Ontario and Quebec	" "	" "
A 40	Canadian Order of the Woodmen of the World .....	5873	Life and Sickness Insurance on the Assessment Plan ..	" "	" "
A 83	Canadian Surety Company .....	5940	Burglary, Guarantee and Plate Glass Insurance ..	" "	" "
A 78	Capital Life Assurance Company of Canada .....	5887	Life Insurance ..	" "	" "
A 94	Casualty Company of Canada .....	6016	Plate Glass Insurance ..	" "	" "
A 29	Commercial Travellers' Mutual Benefit Society .....	5935	Life Insurance on the Assessment Plan ..	" "	" "
A 5	Commercial Union Assurance Company (Limited) .....	5984	Fire and Life Insurance ..	" "	" "
A 97	Compagnie d'Assurances Generales Contre l'Incendie .....	5963	Fire Insurance ..	" "	" "
A 6	(General Fire Insurance Company of Paris, France)	5874	Life Insurance ..	" "	" "
A 37	Confederation Life Association .....	5874	Life Insurance ..	" "	" "
A 37	Connecticut Fire Insurance Company of Hartford, Conn. ....	6049	Fire and Hail Insurance ..	" "	" "
A 73	Continental Insurance Company of New York .....	5933	Fire and Tornado Insurance ....	" "	" "
A 50	Continental Life Insurance Company...	5880	Life Insurance ..	" "	" "
A 51	Crown Life Insurance Company .....	5960	Life Insurance ..	" "	" "
A 30	Dominion Gresham Guarantee and Casualty Company .....	6067	Burglary, Accident, Sickness, Guar- antee and Automobile Insur- ance ..	" "	" "

## INDEX A: Dominion Licensees, standing registered at the 1st September, 1917.—Continued

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1917.	Registry ends 1918.
A 27	Dominion of Canada Guarantee and Accident Insurance Company .....	5906	Fire Guarantee, Accident, Sickness, Burglary and Plate Glass Insurance .....	May 1	April 30
A 58	Dominion Fire Insurance Company ...	5901	Fire throughout Canada and Hail restricted to the Provinces of Alberta and Saskatchewan ..	" ..	" ..
A 29	Dominion Life Assurance Company ..	6064	Life Insurance .....	" ..	" ..
A 22	Edinburgh Life Assurance Company..	5889	Life Insurance (as a discontinuing Company) .....	" ..	" ..
A 41	Employers' Liability Assurance Corporation (Limited) .....	5886	Fire, Accident, Guarantee, Automobile and Sickness Insurance .....	" ..	" ..
A 92	Equitable Fire and Marine Insurance Company .....	6051	Fire Insurance .....	" ..	" ..
A 16	Equitable Life Assurance Society of the United States .....	5888	Life Insurance .....	" ..	" ..
A 48	Excelsior Life Insurance Company ....	5875	Life Insurance .....	" ..	" ..
A 57	Fidelity and Casualty Company of New York .....	6055	Burglary, Accident, Sickness, Steam Boiler and Plate Glass Insurance .....	" ..	" ..
A 26	Fidelity Phenix Fire Insurance Company of New York .....	5962	Fire and Tornado Insurance .....	" ..	" ..
A 97	Fireman's Fund Insurance Company..	6028	Fire and Inland Transportation Insurance and Insurance against Loss or Damage to Automobiles by Accident, Burglary or Theft .....	" ..	" ..
A 86	Firemen's Insurance Company of Newark, N.J. ....	6008	Fire Insurance .....	" ..	" ..
A 61	General Accident Assurance Company of Canada .....	5931	Accident and Sickness and Steam Boiler Insurance .....	" ..	" ..
A 67	General Accident, Fire and Life Assurance Corporation, Limited .....	5990	Fire Insurance .....	" ..	" ..
A 68	General Animals Insurance Company of Canada .....	5961	Live Stock Insurance .....	" ..	" ..
A 55	German-American Insurance Company..	5997	Fire, Hail and Tornado Insurance .....	" ..	" ..
A 92	Glens Falls Insurance Company .....	5920	Fire, Hail, Tornado and Automobile Insurance .....	" ..	" ..
A 41	Globe Indemnity Company of Canada..	5918	Accident, Sickness, Burglary, Automobile and Guarantee Insurance .....	" ..	" ..
A 88	Globe & Rutgers Fire Insurance Company .....	5991	Fire and Explosion Insurance as limited by Company's charter.	" ..	" ..
A 45	Grand Council of the Catholic Mutual Benefit Association of Canada ...	5891	Life and Sickness Insurance on the Assessment Plan .....	" ..	" ..
A 40	Great West Life Assurance Company..	5928	Life Insurance .....	" ..	" ..
A 78	Gresham Life Assurance Society, Limited .....	6065	Life Insurance .....	" ..	" ..
A 14	Guarantee Company of North America.	5929	Guarantee Insurance .....	" ..	" ..
A 76 *	Guardian Accident and Guarantee Company .....	6017	Accident, Sickness, Guarantee, Burglary and Plate Glass Insurance .....	" ..	" ..
A 13	Guardian Assurance Company, Limited, of London, England .....	5911	Fire Insurance .....	" ..	" ..
—	Hamilton Fire Insurance Company ...	6018	Fire Insurance .....	" ..	" ..
A 56	Hartford Steam Boiler Inspection and Insurance Company .....	6009	License restricted to guaranteeing the Policy contracts of the Boiler Inspection and Insurance Company of Canada .....	" ..	" ..

\*By Act of Parliament of the Dominion of Canada, assented to July 25th, 1917, the name of the "Guardian Accident and Guarantee Company" was changed to "The Guardian Insurance Company of Canada."



INDEX A: Dominion Licensees, standing registered at the 1st September, 1917.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1917.	Registry ends. 1918.
A 33	Hartford Fire Insurance Company Hartford .....	5975	Fire, Hail, Explosion, Inland Transportation, Cyclone, or Tornado, and "Insurance against loss or damage to Automobiles by Accident, Burglary or Theft"...	May 1	April 30
A 51	Home Insurance of New York .....	5970	Fire, Automobile, Tornado and Hail Insurance .....	" "	" "
A 72	Hudson Bay Insurance Company .....	6003	Fire and Hail Insurance .....	" "	" "
A 56	Imperial Guarantee and Accident Insurance Company of Canada .....	6010	Guarantee, Accident, Sickness, Automobile Plate Glass Insurance and Insurance of Automobiles against Fire.....	" "	" "
A 43	Imperial Life Assurance Company of Canada .....	5876	Life Insurance .....	" "	" "
A 90	Imperial Underwriters' Corporation of Canada .....	5972	Fire Insurance .....	" "	" "
A 43	Independent Order of Foresters .....	5881	Life, Disability and Sickness Insurance, as specified in the Constitution and Laws of the Society, for sums not exceeding in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life ....	" "	" "
A 33	Insurance Company of North America.	6056	Fire, Inland Transportation, Explosion and Automobile Insurance, excluding Insurance against Loss by reason of Injury to the Person .....	" "	" "
A 81	Insurance Company of the State of Pennsylvania .....	5980	Fire and Tornado Insurance .....	" "	" "
A 57	International Fidelity Insurance Company .....	5951	Guarantee Insurance, restricted to Employees of Singer Sewing Machine Company .....	" "	" "
A 46	Law Union and Rock Insurance Company, Limited .....	5992	Fire, Accident, Sickness, Burglary and Plate Glass Insurance ..	" "	" "
A 72	Life Association of Scotland .....	6061	Life Insurance (as a discontinuing Company) .....	" "	" "
A 9	Liverpool and London and Globe Insurance Company, Limited .....	6011	Fire and Life Insurance .....	" "	" "
A 55	Liverpool Manitoba Assurance Company	6012	Fire Insurance .....	" "	" "
A 23	Lloyd's Plate Glass Insurance Company	5981	Plate Glass Insurance .....	" "	" "
A 24	London Assurance Corporation .....	6019	Fire Insurance .....	" "	" "
A 38	London Guarantee and Accident Company (Limited) .....	5987	Fire, Guarantee, Burglary, Accident and Sickness Insurance.	" "	" "
A 10	London and Lancashire Fire Insurance Company, Limited .....	5922	Fire Insurance .....	" "	" "
A 66	London and Lancashire Guarantee and Accident Company of Canada ....	6035	Guarantee, Accident, Sickness, Automobile and Plate Glass Insurance.....	" "	" "
A 22	London and Lancashire Life and General Assurance Association, Limited	5877	Life Insurance .....	" "	" "
A 25	London Mutual Fire Insurance Company of Canada .....	5907	Fire Insurance .....	" "	" "
A 25	London Life Insurance Company .....	5957	Life Insurance .....	" "	" "
A 87	Loyal Protective Insurance Company..	5932	Accident and Sickness Insurance among Members of the Independent Order of Oddfellows resident in Canada .....	" "	" "
A 74	L'Union Compagnie d'Assurance contre l'incendie .....	6021	Fire Insurance .....	" "	" "
A 27	Manufacturers' Life Insurance Company	5900	Life Insurance .....	" "	" "



INDEX A: Dominion Licensees, standing registered at the 1st September, 1917.—*Con.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1917.	Registry ends 1918.
A 28	Mercantile Fire Insurance Company ..	5924	Fire Insurance .....	May 1 ..	April 30
A 59	Marine Insurance Company, Limited ...	5979	Fire, Automobile and Inland Transportation Insurance .....	" ..	"
A 53	Maryland Casualty Company .....	6036	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Fly Wheel Insurance .....	" ..	"
A 90	Merchants Casualty Company of Canada.	5986	Accident Insurance (excluding Employers' Liability) and Sickness Insurance .....	" ..	"
A 38	Metropolitan Life Insurance Company of New York .....	5885	Life Insurance .....	" ..	"
A 95	Millers' National Insurance Company ..	5908	Fire Insurance .....	" ..	"
A 62	Monarch Life Assurance Company .....	6067	Life Insurance .....	" ..	"
A 89	Mount Royal Assurance Company .....	6063	Fire and Plate Glass Insurance ..	" ..	"
A 32	Mutual Life Assurance Company of Canada .....	5882	Life Insurance .....	" ..	"
A 84	Mutual Life and Citizens' Assurance Company, Limited .....	5892	Life Insurance .....	" ..	"
A 11	Mutual Life Insurance Company of New York .....	5878	Life Insurance .....	" ..	"
A 96	National Ben-Franklin Fire Insurance Company .....	5902	Fire and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.....	" ..	"
A 68	National Fire Insurance Company of Hartford .....	6052	Fire, Tornado, Explosion and Inland Transportation Insurance ..	" ..	"
A 91	Nationale Fire Insurance Company of Paris, France .....	6062	Fire Insurance .....	" ..	"
A 46	National Life Assurance Company of Canada .....	6013	Life Insurance .....	" ..	"
A 60	National Provincial Plate Glass and General Insurance Company, Limited .....	5973	Plate Glass Insurance .....	" ..	"
A 72	National Surety Company .....	5982	Guarantee Insurance .....	" ..	"
A 75	National Union Fire Insurance Company of Pittsburgh, Penn. ....	5993	Fire and Tornado Insurance .....	" ..	"
A 17	New York Life Insurance Company ...	5941	Life Insurance .....	" ..	"
A 48	New York Plate Glass Insurance Company .....	6058	Plate Glass Insurance .....	" ..	"
A 86	Niagara Fire Insurance Company .....	5964	Fire, Tornado and Automobile Insurance (including damage to Automobiles in transit by rail)	" ..	"
A 84	North American Accident Insurance Company .....	5919	Accident, Sickness, and Plate Glass Insurance .....	" ..	"
A 15	North American Life Assurance Company .....	5952	Life Insurance .....	" ..	"
A 34	North British and Mercantile Insurance Company .....	5914	Fire and Life Insurance .....	" ..	"
A 69	North Empire Fire Insurance Company.	5958	Fire Insurance .....	" ..	"
A 80	North West Fire Insurance Company ..	5928	Fire Insurance .....	" ..	"
A 8	Northern Assurance Company, Limited..	6020	Fire Insurance .....	" ..	"
A 42	Northern Life Assurance Company of Canada .....	5883	Life Insurance .....	" ..	"
A 37	Northwestern National Insurance Company of Milwaukee, Wis. ....	5903	Fire and Tornado Insurance .....	" ..	"

INDEX A: Dominion Licensees, standing registered at the 1st September, 1917.—*Continued.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1917.	Registry ends 1918.
A 49	Norwich Union Life Insurance Society..	5994	Life Insurance (as a discontinuing Company).....	May 1 ..	April 30
A 35	Norwich Union Fire Insurance Society, Limited .....	5996	Fire, Accident, Sickness, Automobile and Plate Glass Insurance .....	.. ..	.. ..
A 93	Occidental Fire Insurance Company ..	5916	Fire Insurance .....	.. ..	.. ..
A 24	Ocean Accident and Guarantee Corporation (Limited) .....	5909	Fire, Accident, Sickness, Guarantee, Plate Glass, Burglary and Automobile Insurance .....	.. ..	.. ..
A 64	Pacific Coast Fire Insurance Company.	5983	Fire Insurance .....	.. ..	.. ..
A 82	Palatine Insurance Company, Limited.	5937	Fire Insurance .....	.. ..	.. ..
A 93	Phenix Fire Insurance Company of Paris, France .....	5965	Fire Insurance .....	.. ..	.. ..
A 10	Phoenix Assurance Company, Limited of London .....	5942	Fire and Life Insurance .....	.. ..	.. ..
A 36	Phoenix Assurance Company, Hartford, Conn. ....	6050	Fire Insurance .....	.. ..	.. ..
A 65	Protective Association of Canada .....	5913	Accident and Sickness Insurance restricted to members of the Masonic Order within Canada, and limited in amount, as provided in the Association's Act of Incorporation .....	.. ..	.. ..
A 79	Providence Washington Insurance Company .....	6059	Fire and Automobile Insurance...	.. ..	.. ..
A 74	Provincial Insurance Company, Limited	5912	Fire Insurance .....	.. ..	.. ..
A 64	Prudential Insurance Company of America .....	5954	Life Insurance .....	.. ..	.. ..
A 12	Quebec Fire Assurance Company .....	5925	Fire Insurance .....	.. ..	.. ..
A 12	Queen Insurance Company of America.	6004	Fire, Inland Transportation and Automobile Insurance .....	.. ..	.. ..
A 53	Railway Passengers' Assurance Company .....	5953	Guarantee, Burglary, Accident, Sickness, Plate Glass and Automobile Insurance .....	.. ..	.. ..
A 49	Reliance Mutual Life Assurance Society	5998	Life Insurance (as a discontinuing Company) .....	.. ..	.. ..
A 88	Ridgely Protective Association .....	5943	Accident and Sickness Insurance among members of the Independent Order of Oddfellows in Canada .....	.. ..	.. ..
A 98	Royal Exchange Assurance .....	5921	Fire, Accident, Sickness and Automobile Insurance .....	.. ..	.. ..
A 69	Royal Guardians .....	5988	Life and Sickness Insurance ....	.. ..	.. ..
A 7	Royal Insurance Company, Limited ....	6005	Fire and Life Insurance .....	.. ..	.. ..
A 85	La Sauvegarde Life Insurance Company	5899	Life Insurance .....	.. ..	.. ..
A 44	Scottish Amicable Life Assurance Society .....	5893	Life Insurance (as a discontinuing Company) .....	.. ..	.. ..
A 17	Scottish Union and National Insurance Company .....	5930	Fire, Automobile and Tornado Insurance .....	.. ..	.. ..
A 77	Security Life Insurance Company of Canada .....	6014	Life Insurance .....	.. ..	.. ..
A 52	Sovereign Life Assurance Company of Canada .....	5894	Life Insurance .....	.. ..	.. ..
A 63	Springfield Fire and Marine Insurance Company .....	5966	Fire and Tornado Insurance ....	.. ..	.. ..
A 61	St. Paul Fire and Marine Insurance Company .....	5944	Fire, Hail, Inland Transportation, Tornado and Automobile Insurance .....	.. ..	.. ..
A 5	Standard Life Assurance Company Scotland .....	5895	Life Insurance .....	.. ..	.. ..

INDEX A: Dominion Licensees, standing registered at the 1st September, 1917.—*Concluded.*

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1917.	Registry ends 1918.
A 39	Star Assurance Society .....	5872	Life Insurance (as a discontinuing Company) .....	May 1 ..	April 30
A 54	State Life Insurance Company .....	5884	Life Insurance .....	..	..
A 94	Stuyvesant Insurance Company.....	5956	Fire Insurance.....	..	..
A 47	Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada .....	6031	Life and Sickness Insurance .....	..	..
A 31	Sun Insurance Office, London, England.	5910	Fire Insurance .....	..	..
A 21	Sun Life Assurance Company of Can- ada .....	5898	Life Insurance .....	..	..
A 82	Travelers' Indemnity Company .....	5948	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile Insurance ...	..	..
A 20	Travelers' Insurance Company of Hart- ford, Conn. ....	5947	Life and Accident Insurance .....	..	..
A 70	Travellers' Life Assurance Company of Canada .....	5896	Life Insurance .....	..	..
A 71	Underwriters at American Lloyds .....	5999	Fire Insurance .....	..	..
A 77	Union Assurance Society, Limited ....	5926	Fire and Inland Transportation In- surance .....	..	..
A 20	Union Mutual Life Insurance Company of Maine .....	5989	Life Insurance .....	..	..
A 54	United States Fidelity and Guaranty Company .....	5949	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler Insurance .....	..	..
A 19	United States Life Insurance Company of the City of New York .....	5939	Life Insurance .....	..	..
A 83	Westchester Fire Insurance Company..	6054	Fire and Hail Insurance.....	..	..
A 8	Western Assurance Company, Toronto.	6000	Fire, Inland Transportation, Light- ning, Explosion and Tornado Insurance .....	..	..
A 59	Yorkshire Insurance Company, Limited.	5955	Fire, Live Stock, Accident, Sick- ness, and Plate Glass Insur- ance .....	..	..



## SCHEDULE A A.

INDEX A A: Corporations or Companies registered in the Province of Ontario for the transaction of Inland or Ocean Marine Insurance or both; also for the Investment of Surplus Funds.

Report page.	Name of Company.	Registry No.	For what kind of insurance registered.	Registry begins 1917.	Registry ends 1918.
A 34	Aetna Insurance Company .....	5968	Inland Marine Insurance .....	May 1 ..	April 30
A 3	Alliance Assurance Company, Limited..	{ 6037 6038	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 18	British America Assurance Company..	{ 6023 6024	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 95	British Dominions General Insurance Company, Limited .....	{ 6043 6042	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 98	British and Foreign Marine Insurance Company .....	{ 6041 6040	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 5	Commercial Union Assurance Company, Limited .....	{ 5935 5936	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
—	Columbia Insurance Company (Jersey City, N.J.) .....	{ 6025 6026	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 110	Fireman's Fund Insurance Company ...	{ 6029 6027	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 33	Hartford Fire Insurance Company ....	{ 5974 5976	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 51	Home Insurance Company .....	5971	Inland Marine Insurance .....	" ..	" ..
A 112	Indemnity Mutual Marine Assurance Company, Limited .....	6030	Ocean Marine Insurance .....	" ..	" ..
A 33	Insurance Company of North America ..	6057	Ocean Marine Insurance .....	" ..	" ..
A 10	London & Lancashire Fire Insurance Company .....	5923	Inland Marine Insurance .....	" ..	" ..
A 59	Marine Insurance Company, Limited ..	{ 5978 5977	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 49	Norwich Union Life Insurance Society.	5995	Investment of Surplus Funds in the Province of Ontario ....	" ..	" ..
—	Pacific Marine Insurance Company .....	6079	Ocean Marine Insurance .....	May 29 ..	" ..
A 79	Providence Washington Insurance Company	6060	Ocean Marine Insurance .....	May 1 ..	" ..
A 10	Phoenix Assurance Company, Limited..	6066	Ocean Marine Insurance .....	" ..	" ..
A 107	Royal Exchange Assurance .....	6046	Ocean Marine Insurance .....	" ..	" ..
A 105	Reliance Marine Insurance Company, Limited .....	6045	Ocean Marine Insurance .....	" ..	" ..
A 71	Scottish Widows' Fund and Life Assurance Society .....	6053	Investment of Surplus Funds in the Province of Ontario .....	" ..	" ..
A 61	St. Paul Fire and Marine Insurance Company .....	{ 5946 5945	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 103	Thames & Mersey Marine Insurance Company, Limited .....	{ 6034 6032	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
—	Tokio Insurance Company .....	{ 6088 6089	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 101	Union Marine Insurance Company, Limited .....	6033	Ocean Marine Insurance .....	" ..	" ..
—	United States Lloyds .....	{ 6048 6047	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..
A 8	Western Assurance Company .....	{ 6002 6001	{ Inland Marine Insurance .....	" ..	" ..
			{ Ocean Marine Insurance .....	" ..	" ..

INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 96	Algoma Mutual .....	Mutual .....	Thomas H. Elliott...	Sault Ste. M'ie
B 99	Amherst Island .....	Mutual .....	F. P. Instant.....	Stella.
B 104	Ayr .....	Mutual .....	Joseph Wrigley .....	Ayr.
B 107	Bay of Quinte Agricultural ....	Mutual .....	M. R. German.....	Picton.
B 288	Bertie and Willoughby Farmers'	Mutual .....	John G. Wills .....	Marshville.
B 110	Blanshard .....	Mutual .....	John H. Jameson ....	St. Mary's.
B 113	Blenheim North.....	Mutual .....	D. R. Stauffer.....	Bright.
B 285	Brant County Farmers'.....	Mutual .....	J. A. Messecar.....	Brantford.
B 16	British Crown .....	Stock .....	*J. H. Riddel.....	Toronto.
B 116	Canadian Millers' .....	Mutual .....	John T. White .....	Hamilton.
B 119	Caradoc Farmers' .....	Mutual .....	E. W. J. Sutherland	Mt. Brydges.
B 19	Century Insurance Co., Ltd.....	Stock .....	*Geo. Baldwin Shaw.	Toronto.
B 122	Clinton Township .....	Mutual .....	G. W. Tinlin .....	Beamsville.
B 330	Columbia .....	Stock .....	*Geo. T. McMurrich	Toronto.
B 124	Culross.....	Mutual .....	D. McIntosh.....	Teeswater.
B 126	Dereham and West Oxford ....	Mutual .....	T. R. Mayberry.....	Ingersoll.
B 129	Dorchester, North and South ...	Mutual .....	S. E. Facey .....	Harrietsville.
B 132	Downie.....	Mutual .....	Thos. H. Smith.....	Sebringville.
B 135	Dufferin Farmers'.....	Mutual .....	Thomas Whalley ....	Shelburne.
B 138	Dumfries N. and Waterloo S....	Mutual .....	A. W. Hilborn.....	Galt.
B 141	Dunwich Farmers'.....	Mutual .....	W. A. Galbraith ....	Iona Station.
B 144	Easthope South Farmers'.....	Mutual .....	W. S. Russell .....	Tavistock.
B 40	Economical .....	Cash-Mutual ....	W. H. Schmalz.....	Kitchener.
B 147	Ekfrid .....	Mutual .....	A. P. McDougald ....	Melbourne
B 150	Elma Farmers'.....	Mutual .....	J. R. Hammond.....	Atwood.
B 153	Eramosa .....	Mutual .....	Robert Scott .....	Rockwood.
B 156	Erie Farmers' .....	Mutual .....	A. E. Havill .....	South Cayuga.
B 3	Equity Life .....	Stock.....	Geo. M. Begg.....	Toronto.
B 159	Farmers' Central.....	Mutual .....	J. J. Schumacher ....	Walkerton.
B 163	Farmers' Union .....	Mutual .....	R. G. Corneil.....	Lindsay.
B 58	Fire Insurance Exchange .....	Mutual and Stock {	Walmsley & Chipman.....	Toronto.
B 166	Formosa.....	Mutual .....	B. Beingessner.....	Formosa.
B 169	Germania Farmers'.....	Mutual .....	R. H. Fortune.....	Ayton.
B 172	Glengarry Farmers' .....	Mutual .....	V. G. Chisholm.....	Alexandria.
B 43	Gore District .....	Cash-Mutual ....	Jno. N. MacKendrick.	Galt.
B 175	Grand River .....	Mutual .....	Norman Simenton ...	Blackheath.
B 177	Grenville Patron.....	Mutual .....	W. M. Snyder .....	Spencerville.
B 180	Grey and Bruce .....	Mutual .....	John Mills.....	Hanover.
B 183	Guelph Township .....	Mutual .....	John L. Carter.....	Guelph.
B 186	Halton Union Farmers' .....	Mutual .....	Thomas Moore.....	Campbellville.
B 189	Hamilton Township .....	Mutual .....	Thomas Hoskin.....	Grafton.
B 63	Hand-in-Hand.....	Mutual and Stock.	Walmsley & Chipman	Toronto.
B 102	Hay Township .....	Mutual .....	Henry Eilber, M.P.P.	Crediton.
B 192	Hopewell Creek .....	Mutual .....	Anton Frank .....	New Germany
B 198	Howick Farmers' .....	Mutual .....	W. S. McKercher ...	Wroxeter.
B 195	Howard Farmers' .....	Mutual .....	E. D. Mitton.....	Ridgetown.
B 316	Huron Weather.....	Mutual .....	Chas. Monteith.....	Woodham.
B 201	Kent and Essex.....	Mutual .....	T. B. Harvey.....	Merlin.

\* Chief Agent.



INDEX B.—Register of Provincial Licensees, including all Companies so licensed or authorized to transact business at the date of publication.—*Concluded.*

Report Page.	Name of Company.	System.	Manager or Secretary	Post Office.
B 204	Lambton Farmers'.....	Mutual. ....	W. G. Willoughby ...	Watford.
B 207	Lanark .....	Mutual .....	Peter Cavers.....	Perth.
B 210	Lennox and Addington .....	Mutual .....	Manly Jones .....	Napanee.
B 213	Lobo Township.....	Mutual .....	J. Marsh.....	Coldstream.
B 216	London Township Farmers'....	Mutual .....	Edward Dann.....	London.
B 219	McGillivray .....	Mutual .....	W. T. Amos.....	Parkhill.
B 291	McKillop .....	Mutual .....	Thomas E. Hays.....	Seaforth.
B 223	Maple Leaf.....	Mutual .....	William Purves.....	Columbus.
B 22	Merchants .....	Stock.....	John H. C. Durham ..	Toronto.
B 68	Metropolitan.....	Mutual and Stock {	A. M. Aletter..... } W. R. Tudhope. .. }	Toronto.
B 72	Millers' and Manufacturers'....	Mutual and Stock..	C. H. C. Fortner ....	Toronto.
B 77	Monarch.....	Mutual and Stock..	A. M. Aletter .....	Toronto.
B 225	Nichol .....	Mutual .....	James Beattie.....	Fergus.
B 228	Nissouri .....	Mutual .....	E. J. Pearson.....	Kintore.
B 231	Norfolk.....	Mutual .....	N. Stanley Boughner.	Simcoe.
B 234	North Kent.....	Mutual .....	George A. Fraser....	Thamesville.
B 237	Oneida Farmers' .....	Mutual .....	M. C. Senn.....	Caledonia.
B 318	Ontario Farmers' Weather....	Mutual .....	W. A. Wansbrough..	Grand Valley.
B 239	Osgoode .....	Mutual .....	R. McLachlin .....	Kenmore.
B 242	Otter.....	Mutual .....	T. M. Cayley .....	Norwich.
B 245	Oxford Farmers' .....	Mutual .....	Columbus Ross.....	Embro.
B 248	Peel and Maryborough.....	Mutual .....	Jas. McEwing.....	Drayton.
B 251	Peel County Farmers' .....	Mutual .....	J. J. Stewart.....	Brampton.
B 46	Perth .....	Cash-Mutual.....	Charles Packert.....	Stratford.
B 7	Policyholders' Mutual Life... {	Mutual and Aux- iliary Joint Stock (7 Edw. VII., c. 116.)	A. M. Featherston ...	Toronto.
B 254	Prescott Farmers' .....	Mutual .....	B. G. Parisien.....	Alfred.
.....	Provident Acct. & Guarantee Co.	Stock.....	*George Wilkie.....	Toronto.
B 257	Puslinch .....	Mutual .....	John Blake .....	Puslinch.
B 29	Queen City.....	Joint Stock.....	Walmsley & Chipman	Toronto.
B 260	Saltfleet and Binbrook.....	Mutual .....	J. F. Felker .....	Stoney Creek
B 262	Southwold Farmers' .....	Mutual .....	John H. Sells.....	Shedden.
B 264	Sydenham .....	Mutual .....	James Cochrane. ....	Owen Sound.
B 267	Townsend Farmers'.....	Mutual .....	James Ross.....	Waterford.
B 293	Usborne and Hibbert.....	Mutual .....	William A. Turnbull.	Kirkton.
B 270	Walpole Farmers' .....	Mutual. ....	George L. Miller.....	Jarvis.
B 50	Waterloo .....	Cash-Mutual.....	L. W. Shuh.....	Waterloo.
B 273	Waterloo, North, Farmers'.....	Mutual .....	Josiah Stauffer.....	Waterloo.
B 295	Wawanosh, West.....	Mutual .....	Thomas G. Allen....	Dungannon.
B 83	Wellington.....	Mutual and Stock.	John Davidson.....	Guelph.
B 321	Western Farmers' Weather....	Mutual .....	E. L. Sutherland...	Woodstock.
B 276	Westminster Township.....	Mutual .....	R. S. Nichol.....	Wilton Grove.
B 279	Williams, East.....	Mutual .....	R. R. Cameron .....	Ailsa Craig.
B 282	Yarmouth.....	Mutual .....	W. H. Elliott.....	New Sarum.

\* Chief Agent.



## INDEX C.—Underwriters.

List of Underwriters registered to transact business in Ontario up to September 1st, 1917.

Aetna Fire Underwriters' Agency.  
 Britannic Underwriters' Agency.  
 British and Canadian Underwriters.  
 British Empire Underwriters' Agency.  
 Duquesne Underwriters' Agency.  
 Exchange Underwriters' Agency.  
 Fidelity (Fire) Underwriters of New York.  
 Home Underwriters' Agency.  
 London Underwriters' Agency.

Merchants' Underwriters' Agency.  
 Minnesota Underwriters' Agency.  
 Montreal Underwriters' Agency.  
 New York Underwriters' Agency.  
 Nova Scotia Fire Underwriters' Agency.  
 Protector Underwriters.  
 Rochester Underwriters' Agency.  
 St. Lawrence Underwriters' Agency.  
 Winnipeg Fire Underwriters' Agency.

## INDEX D.—Insurance Brokers.

List of Insurance Brokers registered to transact business up to September 1st, 1917.

Aletter, Adolph M, Toronto.  
 Anderson, Burrett L., Toronto.  
 Dale & Company, Limited, Toronto.  
 Hardy, E. D., & Company, Ottawa.  
 Irish & Maulson, Limited, Toronto.  
 Jones & Proctor Bros., Limited, Toronto.  
 Kirkpatrick, A. M. M. (Wood & Kirkpatrick), Toronto.  
 Lauder, William, Toronto.

Port Arthur Insurance and Vessel Agency, Limited, Port Arthur.  
 Reed, Shaw & McNaught, Toronto.  
 Ring, Charles Edward, Toronto.  
 Ryan Agency, Limited, Toronto.  
 Toronto Insurance and Vessel Agency, Limited, Toronto.  
 Walsh, Frank J., Toronto.  
 Willis, Faber & Company of Ontario, Limited, Toronto.

## INDEX E.—Guarantee Companies.

List of Guarantee Companies whose bonds have by Order-in-Council of the Lieutenant-Governor of Ontario been authorized for acceptance in lieu of personal or private suretyship prescribed or required by Chapters 5 and 67 of 9 Edw. VII, and 62 Vict. (2nd Sess.), Chap. 12, s. 69; R.S.O. 1914, Chap. 190.

1. American Surety Company of N.Y.  
 2. Canadian Surety Company.  
 3. Dominion Gresham Guarantee and Casualty Co.  
 4. Dominion of Canada Guarantee and Accident Insurance Company.  
 5. Employers' Liability Assurance Corporation (Limited).  
 6. Globe Indemnity Company of Canada.  
 7. The Guardian Accident and Guarantee Company,\* Montreal, Quebec.  
 8. Guarantee Company of North America.

9. Imperial Guarantee and Accident Insurance Company of Canada.  
 10. London and Lancashire Guarantee and Accident Company of Canada.  
 11. London Guarantee and Accident Company, Limited.  
 12. Maryland Casualty Company.  
 13. National Surety Company.  
 14. Ocean Accident and Guarantee Corporation, Limited.  
 15. United States Fidelity and Guaranty Company.

\* By Act of Parliament of the Dominion of Canada assented to July 25th, 1917, the name of the Guardian Accident and Guarantee Company was changed to "The Guardian Insurance Company of Canada."







REPORT  
OF THE  
Registrar of Friendly  
Societies

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TRANSACTIONS FOR THE YEAR 1916

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO:

Printed and published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty  
1917

Printed by  
WILLIAM BRIGGS,  
Cor. Queen & John Sts.  
Toronto.

*To His Honour* SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, etc., etc., etc.

*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1916.

*Respectfully submitted,*

I. B. LUCAS,

*Attorney-General.*

TORONTO, 25th April, 1917.



*To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,*

*Attorney-General, Toronto.*

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1916.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

*Registrar of Friendly Societies.*

TORONTO, 24th April, 1917.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive officers of the Society at the 31st December, 1916, were as follows:

J. Lockie Wilson, K.C., Grand Master Workman .....Toronto.  
F. G. Inwood, Grand Recorder .....Toronto.  
T. A. Hastings, Grand Treasurer .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1916, \$15,206,047.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1915.....	26,673		34,208,750	11
Number of contracts taken during 1916 new or renewed.....	564		322,500	00
Add amount by which various certificates were increased during 1916 .....			1,500	00
Gross number of contracts in force at any time in 1916.....	27,237		34,532,750	11
	Number.	Amount.		
Deductions :				
Contracts matured in 1916 .....	625	\$ 749,741	34	
Contracts lapsed in 1916 .....	10,023	6,813,841	00	
Contracts surrendered .....				
Reduction of Certificates .....		11,763,120	77	
Total deductions extended .....	10,648	19,326,703	11	
Net contracts in force 31st December, 1916 .....			16,589	15,206,047 00
No. of certificate holders in good standing	14,540			
No. temporarily suspended.....	2,049			
Grand total of certificate holders, 31st December, 1916 .....	16,589			

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,107

Number of members who died during 1916, 12.

Amount of Funeral Benefits paid in 1916, \$360.00.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1916, 239.

Amount of benefits paid in 1916, in respect of sick members, \$4,716.00.

Number of weeks' sickness experienced in 1916, 1,100.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1916, \$16,043.69.

## V. ASSETS.

Bonds, debentures, etc. ....	\$735,066 35
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund .....	38,676 81
Imperial Bank, Toronto, General Fund .....	702 37
Imperial Bank, Toronto, Sick Fund .....	1,043 69
Imperial Bank, Toronto, Reserve Fund .....	42,093 71
Imperial Bank, Organization Fund .....	10,542 22
Assessments called, but not yet payable .....	59,000 00
Interest due and accrued .....	11,335 00
Total assets of Life Insurance Fund (not extended), \$866,593.05.	
"    Sick and Funeral Fund (not extended), \$16,137.57.	
"    General and other Funds (not extended), \$22,973.14.	
All other assets .....	7,243 61
Total assets .....	<u>\$905,703 76</u>

## VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted .....	\$103,283 32
Amount of all other liabilities .....	1,341 17
Total liabilities .....	<u>\$104,624 49</u>

## VII. MISCELLANEOUS.

Actions of proceedings instituted by or against the Society during 1916: Olsson vs. A.O.U.W., Supreme Court of Ontario, \$2,000.00. Olsson presumed to be dead and Court ordered payment of \$2,000.00 without costs.

Anderson vs. A.O.U.W., Supreme Court of Ontario. Increase of insurance between July 1st, 1916 and filing of Actuary's Report. Case in favour of plaintiff.

Cooper vs. A. O. U. W., Supreme Court of Ontario, \$2,000.00. Society claims certificate was under suspension for non-payment of assessments. Verdict for defendant.

Assessments are made for purposes of life insurance certificates monthly.



Twelve such assessments were made in 1916, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1916.

Names and addresses of the auditors for 1916 were as follows: C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; J. Lockie Wilson, Toronto; E. F. Doake, Ottawa.

Special Auditors: Charles G. Knott and A. E. Hagerman, Toronto, Ontario.

Certain changes were, during 1916, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$908,086.28.

Cash received during 1916 from:

Application fees .....	\$563 00
Badges, etc. ....	193 98
Assessments . . . . .	741,767 96
Per capita tax .....	22,257 97
Changing certificates, etc. ....	155 50
Organization Fund tax .....	20,629 48
Interest . . . . .	38,095 63
Reserve Fund transferred to Beneficiary Fund .....	89,000 00
Organization Fund transferred to General Fund .....	5,000 00
All other receipts .....	233 25
Total receipts .....	<u>\$917,896 77</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Fraternal association .....	\$60 00
Law costs .....	491 37
Registration fee .....	25 00
Rent of drawer, Trust Company .....	36 35
Organization expenses .....	21,675 52
Expense of annual meeting .....	5,520 04
Supplies bought .....	31 50
Travelling expenses .....	1,531 73
Rent, light, heat and taxes .....	1,512 90
Salaries, officers' and auditors' fees .....	6,560 90
Medical Examiner's salary and expenses .....	1,002 75
Clerk hire .....	8,444 45

Official Journal .....	4,195 04
Printing, stationery and advertising .....	584 80
Postage, telegrams and express .....	1,216 12
Business tax .....	193 87
Premiums for guaranteeing lodge officers .....	381 81
Other management expenses .....	113 50
Organization Fund transferred to General Fund .....	5,000 00
Revaluing certificates .....	5,795 20
<b>Total expenses of management .....</b>	<b>64,372 85</b>

*(b) Miscellaneous Expenditure.*

Life insurance claims paid .....	824,205 58
Funeral benefits .....	360 00
Sick benefits .. . . . .	4,716 00
Transferred from Reserve Fund to Beneficiary Fund .....	89,000 00
Difference between purchase price and par value of sundry debentures ..	15,203 47
<b>Total expenditure .....</b>	<b>\$997,857 90</b>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of Members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during the year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	683	456,175 00	427 53	13	11,990 54
25-29.....	769	558,126 00	605 76	11	9,001 00
30-34.....	922	693,692 00	875 32	15	12,986 00
35-39.....	1,288	983,203 00	1,467 53	13	12,768 00
40-44.....	1,528	1,357,695 00	2,455 13	13	10,148 35
45-49.....	1,820	1,705,643 00	3,754 45	13	15,683 00
50-54.....	2,261	2,329,268 00	6,436 66	48	61,522 00
55-59.....	2,670	2,812,300 00	9,957 53	53	75,595 00
60-64.....	2,550	2,336,946 00	11,031 07	96	137,144 63
65-69.....	1,241	1,142,503 00	7,610 77	109	116,592 91
70-74.....	594	580,868 00	5,495 62	137	168,541 99
75-79.....	182	178,580 00	2,383 48	78	85,727 94
80-84.....	77	66,125 00	1,155 85	23	28,062 72
85 and over .....	4	4,923 00	86 04	3	3,977 26
<b>Totals .....</b>	<b>16,589</b>	<b>15,206,047 00</b>	<b>53,742 74</b>	<b>625</b>	<b>749,741 34</b>

## THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, 7 Hughson Street S., Hamilton, Ont.*

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Dr. J. W. Edwards, M.P., Grand Councillor..... Cataraqui.  
 John L. Davidson, Grand Vice-Councillor..... Toronto.  
 Rev. A. J. Paul, B.A., Past Grand Councillor..... Brampton.  
 Wm. F. Montague, Grand Recorder..... Hamilton.  
 Samuel Broadfoot, Grand Treasurer..... Guelph.  
 A. R. Hassard, B.C.L., Grand Representative..... Toronto.  
 Wm. Benson, Grand Representative..... Toronto.  
 W. H. Woods, M.D., Grand Representative..... Mt. Brydges.  
 Sheriff Alex. Morris, Grand Representative..... Pembroke.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1916, \$27,902,878.81.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915 .....	34,111	30,221,827 34
Add contracts taken 1916, new and renewed .....	691	371,650 00
Add amount by which various certificates were increased during 1916. ....		11,759 00
Gross number and amount of contracts on foot at any time during 1916 .....	34,802	30,605,236 34
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1916.....	433	409,710 81
Contracts lapsed in 1916 .....	3,084	2,148,919 00
Contracts surrendered in 1916 .....	104	74,877 00
Add to above deductions the amount by which various certificates still on foot were reduced in 1916.....		68,850 72
Total deductions.....	3,621	2,702,357 53
Net contracts on foot 31st December, 1916 .....	31,181	27,902,878 81
Number of certificate holders in good standing at 31st December, 1916 .....	30,467	27,378,583 81
Temporarily suspended .....	714	524,295 00



## III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1916, 7,923.

Number of members who died during 1916, 60.

The total amount of Funeral Benefits paid during 1916, \$3,250.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$124,842.64.

## IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1916, 1,890.

The total amount of Sick Benefits paid in 1916, \$39,894.50.

The number of weeks' sickness experienced in 1916, 9,965 4-7.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1916, was \$124,842.64.

The number of females who received benefits in respect of sickness during 1916 was 531, and the average weeks of illness, 6.78.

The number of males who received benefits in respect of sickness during 1916 was 1,359, and the average weeks of illness, 4.69.

## V. ASSETS.

Bonds, debentures and securities .....	\$1,066,175 93
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account ..	82,621 22
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account .....	14,061 04
Bank of Hamilton, Hamilton, Ont., General Fund .....	35,219 19
Bank of Hamilton, Ont., Guarantee Fund .....	1,000 00
Dues and assessments called, but not yet payable, estimated at .....	47,207 83
Interest . . . . .	24,184 78
Amount due under Liens on Certificates <i>re</i> errors in age .....	2,309 98
Outstanding accounts, less provision for bad debts .....	4,058 95
Per Capita tax of last month of 1916, estimated at .....	3,000 00
Supplies, etc., in Stock .....	3,023 98
Office furniture, etc., less amount written off for depreciation .....	2,174 00
Total assets of Life Insurance Fund (not extended) ....	\$1,103,023 66
Total assets of Sick and Funeral Fund .....	133,537 12
Total assets of Guarantee Fund .....	1,135 55
Total assets of General and other Funds .....	48,001 12
Other assets (detailed in memo.) .....	660 55
Total assets .....	<u>\$1,285,697 45</u>

## VI. LIABILITIES.

Amount of claims supposed .....	\$82,259 40
Sick Benefit claims for sickness occurring in 1916 .....	2,000 00
All other liabilities .....	3,282 15
	<hr/>
Total liabilities .....	\$87,541 55
	<hr/>

## VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1916:

F. G. Weaver vs. Canadian Order of Chosen Friends. Defence; Member suspended when taken ill and not in good standing during his illness. Decision: Non-suited.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1916.

The Society's books were duly audited on February 21st, May 8th, August 8th, and November 6th, 1916.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1916 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1916, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1916, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario at 31st December, 1916, 26,184.

Number of certificate holders in Ontario at 31st December, 1916, 26,184.

Amount of insurance in force in Ontario at 31st December, 1916, \$24,001,765.81.

Number of members in Ontario who died during 1916, 378.

Amount of death benefits paid to Ontario members during 1916, \$361,476.98.

Amount of disability benefits paid to Ontario members during 1916, \$56,069.72.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$150,749.78.

Cash received during 1916 from:

Assessments in Life Insurance Department .....	\$489,052 83
Assessments in Sick Benefit Department .....	45,194 51
Per capita tax .....	41,464 50
Supplies sold and certificate fees, etc. ....	2,050 08
Interest .....	56,443 49
Premium for guarantee of lodge officers .....	735 63
Other sources .....	31 45
Cash received from investments (not extended), \$53,508.05.	

Total receipts .....	<u>\$634,972 49</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Fees to Canadian Fraternal Association .....	\$70 00
Commission and organization account .....	7,932 97
Law costs .....	22 58
Registration fees .....	135 00
Investigation of claims, etc. ....	1,387 83
Supplies bought .....	2,473 67
Office furniture, etc. ....	151 25
Travelling expenses .....	386 25
Rent and heat, etc. ....	801 97
Managing officers' salaries and officers' and auditors' fees .....	6,811 20
Medical examiner's salary and expenses .....	4,728 95
Clerk hire .....	7,701 25
Official journal .....	1,971 64
Printing .....	1,756 82
Postage, telegrams and express .....	1,928 05
Premiums for guarantee of grand officers .....	21 00
Other expenses of management .....	243 03

Total expenses of management .....	<u>38,523 46</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	393,936 80
Funeral benefits .....	3,250 00
Sick benefit assessments returned .....	19 48
Sick benefits .....	39,894 50
Total disability benefits .....	57,569 72

Cash paid for investments (not extended), \$173,134.91.

Total expenditure .....	<u>\$533,193 96</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,974	1,307,087 00	1,142 51	27	17,000 00
25-29.....	2,316	1,606,054 00	1,517 02	28	20,250 00
30-34.....	2,865	2,097,500 00	2,191 09	22	16,750 00
35-39.....	3,421	2,660,346 00	3,048 05	23	15,000 00
40-44.....	4,078	3,472,451 00	4,338 38	23	19,373 60
45-49.....	4,205	4,038,609 28	5,339 63	28	24,343 00
50-54.....	4,047	4,055,586 76	5,968 47	46	48,647 00
55-59.....	3,167	3,270,555 04	5,353 02	58	59,226 00
60-64.....	2,126	2,357,288 56	4,306 05	50	57,775 40
65-69.....	1,202	1,432,236 87	2,994 07	50	56,995 20
70-74.....	764	844,843 63	2,112 66	41	39,920 00
75-79.....	280	217,574 83	874 88	33	31,129 73
80-84.....	22	18,450 84	72 17	4	3,300 88
85 and over.....	.....	.....	.....	.....	.....
Totals.....	30,467	27,378,583 81	39,258 00	433	409,710 81



THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Rev. Dr. T. S. Boyle, Supreme Leader ..... Windsor, N.S.  
R. W. Hawkins, Supreme Vice-Leader ..... Brownsville.  
J. M. Foster, B.A., Supreme Secretary ..... Toronto.  
W. B. Graham, Supreme Treasurer ..... Toronto.  
N. Sommerville, M.A., K.C., Supreme Solicitor ..... Toronto.  
A. T. Hobbs, M.D., Supreme Medical Examiner ..... Guelph.  
Dent Dalton, Supreme Past Leader ..... Delhi.

I. CURRENCY OF INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof, \$2,447,580.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
Contracts in force 31st December, 1915 .....	4,509	\$ 2,651,311 59
Add contracts taken during 1916, new or renewed.....	144	59,000 00
Gross number and amount of contracts on foot at any time during 1916	4,653	2,710,311 59
Deductions :		
Contracts matured in 1916 by death ....	105	\$ 71,642 75
Contracts lapsed in 1916.....	364	184,898 90
Contracts matured during 1916 (endow- ment) and total disability .....		6,189 94
Total deductions extended.....	469	262,731 59
Net endowment contracts on foot at 31st December, 1916.....	4,184	2,447,580 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
		\$ c
Contracts in force 31st December, 1915 .....	6,654	5,193,759 50
Add contracts taken during 1916, new or renewed.....	146	62,500 00
Gross number and amount of contracts on foot at any time during 1916	6,800	5,256,259 50
	Number.	Amount.
Deductions :		
Contracts matured in 1916 by death ....	146	\$ 125,062 75 c.
Contracts lapsed in 1916.....	496	335,557 75
Total deductions extended.....	642	460,620 50
Net insurance contracts .....	6,158	4,795,639 00
Number of certificate holders in good standing on 31st December, 1916 .....	6,029	7,106,319 00
Number of certificates temporarily suspended.....	129	136,900 00
Grand total of certificate holders 31st December, 1916.....	6,158	7,243,219 00

III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 249.  
Sick Benefits are undertaken by the Supreme Body only.  
Number of members who received Sick Benefits during 1916, 61.  
Amount of benefits paid to sick members, \$1,532.00.  
Number of weeks' sickness experienced in 1916, 383.  
Total amount of cash to credit of fund, 31st December, 1916, \$5,057.83.

V. ASSETS.

Cash value of bonds and debentures .....	\$308,645 21
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont. ....	86,709 03
Dues and assessments called, but not yet payable .....	24,838 10
Interest due and accrued .....	3,292 49
Amount of liens on certificates in force .....	49,141 79
All other assets .....	1,385 52
Total assets Life Insurance Fund (not extended) .....	\$345,253 29
Total assets Endowment Fund (not extended) .....	119,278 13
Total assets Sick and Funeral Fund (not extended)....	5,401 83
Total assets General and other Funds (not extended)...	4,078 92
Total assets .....	\$474,012 17

## VI. LIABILITIES.

Amount of admitted claims .....	\$12,006 20
Supposed claims .....	2,000 00
Other liabilities .....	1,147 55
	<hr/>
Total liabilities .....	\$15,153 75
	<hr/>

## VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1916: Rusbrook vs. O. C. H. C., Supreme Court of Ontario; \$2.17; Defence: That paid-up policy issued pursuant to direction of the Registrar of Friendly Societies. Judgment and costs in favour of plaintiff.

Assessments are made monthly.

Twelve assessments were made during 1916, each being payable the first day of each month.

The Society's accounts were audited in April, August and October, 1916, and February, 1917.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1916 were as follows: A. R. Thompson, Merritton, Ont.; J. L. Buck, Port Rowan.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1916, 5,583.

Amount of insurance in force in Ontario at 31st December, 1916, \$6,606,109.00.

Number of members in Ontario who died during 1916, 133.

Amount of death benefits paid Ontario members during 1916, \$178,493.11.

Amount of disability benefits paid to Ontario members during 1916, \$5,649.94.

## VIII. CASH RECEIPTS.

Cash balances from 1915 (not extended), \$358,335.20.

Cash received during 1916 from:

Application fees .....	\$210 00
Assessments .....	267,095 91
Per capita tax and levies .....	11,744 82
Charter fees .....	22 00
Supplies sold .....	78 46
Interest and dividends .....	16,189 08
All other sources .....	197 87
Repayment of loan (not extended), \$35,785.67.	
	<hr/>

Total receipts .....	\$295,538 14
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:	
Commission . . . . .	\$4,073 36
Registration fees . . . . .	150 00
Supplies bought . . . . .	514 52
Law costs . . . . .	320 10
Rent, light, heat and taxes . . . . .	957 60
Salaries, officers, auditors . . . . .	3,947 64
Clerk hire . . . . .	2,662 86
Medical Examiner—salary and expenses . . . . .	139 25
Official Journal . . . . .	962 98
Printing, stationery and advertising . . . . .	270 25
Postage, telegrams and express . . . . .	743 70
Premiums for guarantee of lodge officers . . . . .	44 00
Other management expenses (detailed in memo.) . . . . .	57 05
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Total expenses of management . . . . .	14,843 31

(b) Miscellaneous Expenditure.

Endowments benefits . . . . .	44,834 20
Life insurance claims other than endowments . . . . .	191,493 11
Sick benefits . . . . .	1,532 00
Total disability benefits . . . . .	6,189 94
For investments (not extended), \$53,890.97.	
<hr/>	
Grand totals . . . . .	\$258,892 56

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	104	92,500 00	89 30	1	1,000 00
25-29.....	233	210,300 00	225 93	4	3,500 00
30-34.....	459	485,500 00	612 03	4	3,000 00
35-39.....	527	560,780 00	819 72	5	5,500 00
40-44.....	723	799,100 00	1,370 88	2	2,000 00
45-49.....	864	985,600 00	2,159 72	7	7,000 00
50-54.....	1,018	1,209,157 00	3,280 85	12	12,000 00
55-59.....	854	1,100,564 00	3,774 79	17	26,160 00
60-64.....	673	857,590 00	3,751 49	20	29,760 00
65-69.....	403	548,820 00	3,168 31	33	43,080 00
70-74.....	223	318,565 00	2,450 05	24	41,136 00
75-79.....	54	66,443 00	693 46	15	22,589 50
80-84.....	22	22,450 00	328 78	2	2,650 00
85 and over.....	1	1,000 00	18 68	.....	.....
Totals.....	6,158	7,258,369 00	22,743 99	146	199,375 50

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at 31st December, 1916, were as follows:

James A. Minnes, President .....Kingston.  
John O. Donogh, Vice-President .....Toronto.  
R. Meek, Secretary-Treasurer .....Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915 .....	27,402	32,554,750 00
Add contracts taken during 1916, new or renewed.....	842	900,750 00
Add amount by which various certificates were increased during 1916. ....		19,500 00
Gross number and amount of contracts on foot at any time during 1916	28,244	33,475,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1916.....	283	360,500 00
Contracts lapsed in 1916.....	1,230	1,345,250 00
Contracts cancelled in 1916.....	114	120,500 00
Contracts surrendered in 1916.....	14	15,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1916 .....		8,750 00
Total deductions extended.....	1,641	1,850,000 00
	1,641	1,850,000 00
Net contracts on foot at 31st December, 1916.....	26,603	31,625,000 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc. .... \$1,538,814 41  
Cash on hand ..... 318 36

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Standard Bank, Kingston, Ont. ....	\$55,536 43
Montreal Bank, Kingston, Ont. ....	14,205 30
Montreal Bank, Port Hope ....	6,637 42
Quebec Bank, Quebec ....	5,000 00
Dues and assessments called, but not yet payable .....	66,629 29
All other assets .....	5,945 72
Total assets .....	<u>\$1,693,086 93</u>

#### VI. LIABILITIES.

Amount of claims admitted by Society .....	\$64,500 00
Total liabilities .....	<u>\$64,500 00</u>

#### VII. MISCELLANEOUS.

Actions instituted against the Society in 1916: None.

Six assessments were made during 1916, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book Form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1916: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1916.

Certain changes were made, during 1916, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1916, 15,668.

Number of certificate holders in Ontario at 31st December, 1916, 15,668.

Number of members in Ontario who died during 1916, 165.

Amount of insurance in force in Ontario at 31st December, 1916, \$18,426,500.00.

Amount of death benefits paid to Ontario members during 1916, \$199,749.13.

Amount of disability benefits paid to Ontario members during 1916, \$701.92.



## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$130,494.08.

Cash received during 1916 from:

Application fees .....	\$424 00
Assessments .....	385,864 24
Per capita and levies .....	33,529 48
Interest .....	79,619 02
All other sources .....	842 01
Repayment of investments (not extended), \$43,896.34.	

Total cash receipts .....	\$500,278 75
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission .....	\$8,103 63
Law costs .....	392 51
Registration (Ontario, \$25) .....	140 00
Annual meeting .....	1,857 30
Supplies bought .....	459 34
Travelling expenses .....	3,971 11
Rent, heat and taxes .....	1,780 72
Salaries, officers and auditors' fees .....	12,070 58
Medical Examiners' salary and expenses .....	1,012 00
Printing, stationery and advertising .....	2,137 68
Postage, telegrams, telephone and express .....	2,523 47
Actuarial expenses .....	572 00
Directors .....	553 98
Premiums for guarantee of lodge officers .....	274 20
Commissions on collections of assessments .....	24,801 60
Commissions on fees .....	408 00
Commission on capita tax .....	2,140 74
Canadian Fraternal Association .....	65 00
Manitoba Board .....	300 00
Other management expenses (detailed in memo.) .....	785 43

Total expenses of management .....	64,349 29
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	340,764 88
Total disability benefits .....	3,701 92
Expenditure other than foregoing .....	468 08
Investments (not extended), \$209,530.21.	

Total expenditure .....	\$409,284 17
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	249	249,500 00	250 71	3	3,000 00
25-29.....	1,886	1,922,000 00	1,954 85	23	25,500 00
30-34.....	3,884	4,162,250 00	4,309 12	31	32,795 70
35-39.....	4,888	5,408,500 00	5,794 00	28	29,707 03
40-44.....	4,642	5,355,750 00	5,948 09	22	25,899 31
45-49.....	3,754	4,590,750 00	5,272 66	21	25,397 59
50-54.....	2,954	3,878,750 00	4,356 51	31	37,018 09
55-59.....	2,067	2,830,000 00	3,164 20	31	42,896 62
60-64.....	1,174	1,660,500 00	1,891 72	30	45,463 31
65-69.....	664	951,750 00	1,114 38	25	36,882 64
70-74.....	291	414,000 00	467 52	15	22,000 00
75-79.....	110	150,750 00	165 03	13	21,000 00
80-84.....	32	41,000 00	46 80	8	8,940 40
85 and over.....	8	9,500 00	12 09	2	2,500 00
Totals.....	26,603	31,625,000 00	34,747 68	283	359,000 69

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. A. Stewart, High Chief Ranger .....	Perth, Ont.	
J. A. A. Brodeur, High Vice-Chief Ranger .....	Montreal, Que.	
R. Elliott, High Secretary .....	Brantford Ont.	
A. R. Galpin, High Treasurer .....	Brantford Ont.	
J. A. Stewart ...	} .....Elected Members.....	Perth, Ont.
J. A. A. Brodeur..		Montreal, Que.
A. R. Coffin.....		Truro, N.S.
A. E. Wright....		Toronto, Ont.
John Mills.....		Hanover, Ont.
F. H. Davidson..		Winnipeg Man.
Dr. E. W. Moles..		Norwich, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$89,792,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December. 1915 .....	91,046	\$ 90,478,000 00
Add contracts taken during 1916, new or renewed.....	4,684	4,495,000 00
Gross number and amount of contracts on foot at any time during 1916	95,730	94,973,000 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	709	\$ 733,500 00
Contracts lapsed and cancelled in 1916	4,696	4,447,000 00
Total deductions extended.....	5,405	5,180,500 00
Net contracts in force 31st December, 1916.....	90,325	89,792,500 00



## III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1916, 60,699.

Number of members of the Society who died during 1916, 709.

The total amount of Funeral Benefits paid in 1916, High Court, \$22,130.00; Subordinate Courts, \$3,525.97.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, was: High Court, \$504,659.78; Subordinate Courts, \$188,317.09.

## IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1916, 8,112.

Total amount of Sick Benefits paid in 1916, High Courts, \$183,069.40; Subordinate Court, \$18,843.66.

Number of weeks' sickness experienced in 1916, 42,082 5-7.

Amount paid for medical attendance during 1916 (subordinate), \$7,740.24.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916. See under Funeral Benefits.

## V. ASSETS.

Cash value of real estate (office premises) .....	\$13,375 43
Cash value of bonds, debentures and other securities, as per list enclosed. ....	5,902,327 92
Actual cash on hand, as per audit statement, 31st December,	
1916 . . . . .	\$188,317 09
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts).	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account) .....	176,149 50
Standard Bank, Brantford (current account) .....	47,575 04
Union Bank, Winnipeg (current account) .....	1,491 48
Quebec Bank, Quebec .....	5,000 00
Union Bank, Winnipeg (current account) .....	458 90
Interest due and accrued .....	123,938 21
Office furniture and fixtures .....	9,963 23
Total assets of Life Insurance Fund (not extended) .....	\$5,741,665 36
Total assets of Sick and Funeral Fund (not extended) ....	515,275 69
All other assets .....	5,179 76
Total assets .....	<u>\$6,285,459 47</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$72,955 98
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted .....	1,396 30
Amount of all other liabilities .....	9,124 53
Total liabilities .....	<u>\$83,476 81</u>

## VII. MISCELLANEOUS.

Suits instituted against the Society during 1916:

Martha Leah Regan vs. C.O.F., Supreme Court of Ontario, \$1,000.00. Dispute *re* death of assured. Decision: Plaintiff received \$500.00 and costs.

Jane Willoughby vs. C.O.F., Supreme Court of Ontario, \$1,012.50. *Re* proof of age. Judgment in favour of plaintiff.

W. J. McNaughton vs. C.O.F., \$56.00. Local Court claim that he was not off work during time he claimed sick benefits. Judgment in favour of plaintiff.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1916, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1916, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1916 were as follows: W. L. Roberts, Brantford and J. P. Hoag, Toronto, Ont.

Certain changes were made during 1916 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretry's bond, \$60,000; High Court Treasurer's bond, \$75,000.

Number of certificate holders in Ontario at 31st December, 1916, 47,306.

Amount of insurance in force in Ontario at 31st December, 1916, \$47,153,000.00.

Number of members in Ontario who died during 1916, 425.

Amount of death benefits paid to Ontario members during 1916, \$442,990.94.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$5,677,213.94.

Cash received during 1916:

	High Court.	District High Courts.	Subordinate Courts.
Application and initiation fees .....	.....	.....	\$6,263 09
Dues .....	.....	.....	174,534 44
Assessments .....	\$1,074,684 77	.....	.....
Per capita tax .....	111,917 79	\$11,188 30	.....
Fees .....	9,438 00	701 00	.....
Supplies sold .....	1,662 30	392 59	.....
Premiums for guarantee bonds .....	3,704 50	407 00	.....
Interest .....	326,330 51	26 90	.....
Other sources .....	3,162 80	1,704 25	85,484 36
Cash received from investments (not extended), \$554,383.36.			
Totals .....	<u>\$1,530,900 67</u>	<u>\$14,420 04</u>	<u>\$266,281 89</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	High Court.	District High Courts.	Subordinate Courts.
Cash paid during 1916 for:			
Capitation tax Dist. High Court .....	.....	\$3,508 50	.....
Office expenses District High Court .....	.....	1,194 61	.....
Organization expenses .....	\$58,569 52	2,424 64	.....
Law costs .....	1,208 90	.....	.....
Grants .....	4,100 00	.....	.....
Registration fees .....	258 50	.....	.....
Investigation expenses .....	1,457 66	.....	.....
Executive Committee .....	1,339 34	72 30	.....
Exchange .....	1,007 25	.....	.....
Expenses of delegates, District High Court ....	350 00	.....	.....
Supplies and printing .....	7,970 79	187 30	.....
Annual meeting .....	2,244 38	1,535 80	.....
Light, heat, taxes and water rates .....	839 09	.....	.....
Managing officers' salaries and officers' and auditors' fees .....	12,308 32	2,760 00	.....
Medical Board expenses .....	212 75	97 25	.....
Clerk hire .....	16,524 23	730 00	.....
Official journal .....	7,233 70	.....	.....
Stationery and advertising .....	2,604 13	596 58	.....
Postage, telegrams, etc. ....	4,440 16	33 50	.....
Guarantee of bonds .....	1,304 86	412 00	.....
Other management expenses in memo. ....	1,531 51	.....	.....
Total expenses of management .....	125,505 09	13,552 48	.....

(b) Miscellaneous Expenditure.

Life insurance claims .....	726,309 11	.....	.....
Funeral benefits .....	22,130 00	.....	\$3,525 97
Sick benefits .....	183,069 40	.....	18,843 66
District High Court grants .....	.....	450 00	.....
Gratuities .....	384 00	.....	.....
Medical attendance .....	.....	.....	7,740 24
District Deputies .....	.....	53 30	.....
Office premises and furniture .....	944 80	.....	.....
Active Foreign Service Volunteers .....	21,732 51	.....	.....
Expenses, good of Order .....	320 02	.....	.....
Expenditure other than foregoing .....	313 46	.....	222,699 21
Total expenditure .....	\$1,080,708 39	\$14,055 78	\$252,809 08



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	8,993	8,532,500 00	5,258 03	50	46,600 00
25-29.....	11,800	11,246,500 00	7,016 49	69	64,323 08
30-34.....	13,970	13,395,000 00	8,812 56	62	58,950 00
35-39.....	13,611	13,183,000 00	8,780 93	60	60,423 08
40-44.....	12,719	12,595,000 00	8,878 43	73	68,581 25
45-49.....	10,824	11,061,500 00	8,300 42	65	71,500 00
50-54.....	8,270	8,774,500 00	6,475 00	96	103,889 36
55-59.....	5,558	6,078,500 00	5,120 16	94	105,987 81
60-64.....	2,715	2,982,000 00	2,591 52	46	50,349 42
65-69.....	1,201	1,272,000 00	1,088 21	46	47,253 85
70-74.....	450	458,000 00	375 95	24	23,792 95
75-79.....	153	153,000 00	90 90	17	17,658 31
80-84.....	52	52,000 00	33 70	6	6,000 00
85 and over.....	9	9,000 00	5 85	1	1,000 00
Totals.....	90,325	89,792,500 00	62,828 15	709	726,309 11

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society, at the 31st December, 1916, were as follows:

C. H. Bamfylde, Grant Master..... Hamilton.  
D. F. Palmer, Deputy Grand Master..... Toronto.  
C. H. Denton, Past Grand Master..... Tillsonburg.  
T. S. Hudson, Grand Representative..... Montreal.  
W. L. D. Adams, Grand Representative..... Toronto.  
Robert Fleming, Grand Secretary..... Toronto.  
W. H. Shaw, Grand Treasurer..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or  
Funeral benefits in force 31st December, 1916 ..... \$2,275,938 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915.....	20	8,800 00
Gross number and amount of contracts on foot at any time during 1916	20	8,800 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	3	\$1,200 00
Contracts surrendered in 1916.....		
Contracts cancelled in 1916.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1916 .....		
Total deductions extended.....	3	1,200 00
Net endowment contracts on foot 31st December, 1916 .....	17	7,600 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Net contracts in force 31st December, 1915 .....	3,358	\$ 2,415,280 67 c.
Add contracts taken in 1916, new or renewed.....	50	38,500 00
Gross number and amount of contracts on foot at any time during 1916	3,408	2,453,780 67
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	47	\$ 36,234 61 c.
Contracts lapsed, surrendered or cancelled in 1916 .....	221	139,097 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		2,510 39
Total deductions extended.....	268	177,842 00
	268	177,842 00
Net contracts on foot 31st December, 1916 .....	3,140	2,275,938 67

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge.

Forty-eight members died during 1916, and the amount of funeral benefits paid was \$1,920.00.

Total cash standing to credit of Funeral Fund, 31st December, 1916: None.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1916: Grand Body, 16; Subordinates, 298.

The total amount of benefits paid in 1916: Grand Body, \$375.87; Subordinates, \$4,789.54.

Number of weeks' sickness experienced in 1916: Grand Body, 101; Subordinates, 1,469.

The total amount paid for medical attendance was \$1,776.75.

Total cash standing to credit of Sick Fund: Grand Body, \$2,035.07.

V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	.....	\$5,300 00
Cash value of mortgages .....	\$14,800 00	2,100 00
Cash value of bonds, debentures and securities .....	156,896 21	793 14
Cash on hand .....	564 49	.....
Cash on deposit to the Society's credit, not drawn against as follows:		



In Dominion Bank, Toronto .....	20,765 47	15,381 70
Dues and assessments due and unpaid .....	3,455 80	1,735 21
Interest due and accrued on mortgages .....	285 79	.....
Interest due and accrued on bonds, debentures and securities .....	3,764 93	57 74
Total assets of Life Insurance Fund (not extended) .....	\$190,554 33	
Total assets of Sick Fund (not extended) ..	2,035 07	
Total assets of Guarantee Fund (not extended) ..	500 00	
Total assets, General and other Funds (not extended) ..	2,169 18	
All other assets .....	2,162 91	6,324 07
Total assets .....	<u>\$202,695 60</u>	<u>\$31,691 86</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$8,000 00	.....
Amount of other liabilities .....	70 98	\$1,246 92
Total liabilities .....	<u>\$8,070 98</u>	<u>\$1,246 92</u>

## VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1916.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited quarterly during 1916.

The names and post office addresses of the auditors for 1916 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1916, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 2,974.

Number of certificate holders in Ontario at 31st December, 1916, 2,974.

Amount of insurance in force in Ontario at 31st December, 1916, \$2,140,688.67.

Number of members in Ontario who died during 1916, 44.

Amount of death benefits paid to Ontario members during 1916, \$33,734.61.

Amount of disability benefits paid to Ontario members during 1916, \$800.00.

Amount of endowment benefits paid to Ontario members during 1916, \$1,200.00.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Grand Body, \$19,179.33.

	Grand Body.	Subordinate Bodies.
Cash received during 1916 from:		
Application fees .....	\$138 35	.....
Initiation fees .....	.....	\$90 57
Degrees and cards .....	.....	42 50
Assessments (premiums) .....	37,364 25	.....

Per capita tax and levies .....	8,091 27	19,885 19
Supplies sold .....	87 30	.....
Rent ..	.....	390 95
Interest ..	10,428 31	384 55
Premiums for guarantee .....	234 00	.....
All other sources .....	4,493 84	949 59
From investment (not extended), \$6,854.03.		
Total receipts .....	\$60,837 32	\$21,743 35

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Per capita tax or levies .....	.....	\$9,688 42
Commission and organization .....	\$358 30	.....
Law costs .....	169 21	.....
Registration fees .....	35 00	.....
Supplies bought .....	34 32	375 50
Travelling expenses .....	31 80	57 00
Rent, light, heat and taxes .....	510 00	1,688 66
Salaries, officers' and auditors' fees .....	2,475 05	1,423 26
Clerk hire .....	1,049 94	118 00
Medical Examiner's salary .....	400 00	.....
Official journal of proceedings .....	459 56	.....
Printing, stationery and advertising .....	94 10	125 00
Postage, telegrams and express .....	231 07	645 00
Premium for guarantee .....	16 00	234 00
Other expenses .....	.....	280 58
Total expenses of management .....	5,864 35	14,635 42

(b) Miscellaneous Expenditure.

Endowments ..	1,200 00	.....
Life insurance claims .....	36,234 61	.....
Funeral benefits .....	1,920 00	.....
Sick benefits .....	375 87	4,789 54
Disability benefits .....	800 00	.....
Medical attendance .....	.....	1,776 75
Other expenditure .....	451 91	.....
Cash paid for investments (not extended), \$18,693.98.		
Total expenditure .....	\$46,846 74	\$21,201 71

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	163	81,300 00	75 52	.....	.....
25-29.....	220	128,250 00	140 70	1	1,000 00
30-34.....	259	166,000 00	208 80	2	1,250 00
35-39.....	367	228,850 00	351 95	2	2,000 00
40-44.....	429	306,900 00	572 70	1	1,000 00
45-49.....	401	309,870 00	619 75	4	3,500 00
50-54.....	408	317,671 42	646 25	5	4,225 38
55-59.....	341	315,187 25	636 32	8	8,600 00
60-64.....	218	186,050 00	376 40	4	2,000 00
65-69.....	180	147,400 00	317 40	10	8,059 23
70-74.....	73	66,460 00	142 70	3	3,500 00
75-79.....	20	15,500 00	31 40	1	500 00
80-84.....	1	500 00	1 05	.....	.....
85 and over .....	60	6,000 00	7 80	6	600 00
Totals.....	3,140	2,275,938 67	4,128 74	47	36,234 61



THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 58 Richmond St. East, Toronto.

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- D. J. Proctor, Supreme President..... Toronto.
- F. H. Carter, Supreme Vice-President..... St. John, N.B.
- W. H. Randall, Past Supreme President..... Toronto.
- John W. Carter, Supreme Secretary ..... Toronto.
- C. Meech, Supreme Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1916, \$3,834,600.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915 .....	4,556	4,101,550 00
Contracts taken during 1916.....	23	18,750 00
Gross number and amount on foot at any time during 1916.....	4,579	4,120,300 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1916.....	62	63,725 00
Contracts lapsed in 1916.....	242	220,750 00
Amount by which various certificates still on foot were reduced.....		1,225 00
Total deductions extended.....	304	285,700 00
Net contracts on foot 31st December, 1916 .....	4,275	3,834,600 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 29,748; juveniles, 1,949.

Number of members of the Society who died during 1916, 231.

The total amount of funeral benefits paid in 1916 was \$23,000.00.

Number of members' wives who died during 1916, 138, and the amount paid in respect thereof was \$6,875.00.

Number of members' children who died during 1916, 24; amount paid in respect thereof was \$360.00.

Number of juvenile members who died during 1916, 2; amount paid in respect thereof, \$45.00.

The total amount of cash and mortgage standing to credit of funeral fund at 31st December, 1916, was \$33,127.25; Juvenile branch, \$4,139.09.

#### IV. SICK BENEFITS.

Number of members who received sick benefits during 1916, 3,226.

The total amount of benefits paid during 1916: Supreme body, \$36.36; Subordinate bodies, \$48,055.76; Juvenile branch, \$932.22.

Number of weeks' sickness experienced in 1916 was 16,112.

Amount paid for medical attendance during 1916 was: Subordinate bodies, \$28,643.67; Juvenile branch, \$1,429.54.

Total amount of cash standing to credit of fund at 31st December, 1916: Grand body, \$3,282.14; Subordinate bodies, \$252,028.68; Juvenile branch, \$11,304.64.

#### V. ASSETS.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate .....	\$37,474 93	.....	.....	.....
Cash value of mortgages .....	37,151 51	.....	.....	.....
Cash value of bonds, debentures, securities . . . . .	12,750 00	.....	.....	.....
Actual cash in hand 31st Dec., 1916..	110 32	.....	\$8,084 63	\$662 01
Cash deposit in the following banks:				
Imperial Bank, Toronto, and Vic- toria Loan and Savings Com- pany (Lindsay) and sundry banks, sundry places .....	109,208 48	\$3,282 14	243,944 05	10,642 63
Interest due and accrued .....	6,196 24	.....	.....	.....
Total assets, Insurance				
Fund (not extended) \$84,322 70	.....	.....	.....	.....
Total assets, Sick Fund. 266,615 46	.....	.....	.....	.....
Total assets, Guarantee				
Fund . . . . . 7,060 55	.....	.....	.....	.....
Total assets, General Fund 79,931 06	.....	.....	.....	.....
Total assets, Funeral Fund 38,211 34	.....	.....	.....	.....
Aggregate of all other assets.....	6,634 17	.....	.....	.....
Total assets .....	\$209,525 65	\$3,282 14	\$252,028 68	\$11,304 64

## VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society.....	\$8,000 00	.....	.....
Amount of other liabilities .....	.....	\$2,216 25	\$76 29
Total liabilities .....	\$8,000 00	\$2,216 25	\$76 29

## VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1916.

Assessments for the purpose of life insurance are made monthly.

Fifteen such assessments were made during 1916, payable first of each month.

The books and accounts were duly audited January 26th, 1917.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

Certain changes were made during 1916 in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 22,453.

Number of certificate holders in Ontario, 3,003.

Amount of insurance in force in Ontario at 31st December, 1916, \$3,085,250.00.

Number of members in Ontario who died during 1916, 55 beneficiary and 162 funeral claims.

Amount of insurance benefits paid to Ontario members in 1916, \$58,725.00.

Amount of disability benefits paid to Ontario members in 1916, \$400.00.

Amount of funeral benefits paid to Ontario members during 1916, \$16,200.00.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Supreme Lodge, \$96,183.88.

Juvenile and Subordinate, \$273,481.06.

Cash received during 1916 from:

	Supreme Body.
Registration (F. Ben.) .....	\$667 30
Dues . . . . .	140 02
Assessments: Funeral and Beneficiary .....	109,123 18
Per capita tax and levies .....	26,987 08
Charter fees .....	103 00
Supplies sold .....	3,210 52
Interest . . . . .	4,548 43
Premiums for guarantee of lodge officers .....	476 38
Rents . . . . .	2,703 75
All other sources .....	190 05
Cash received from investments, \$325.00.	

Total receipts ..... \$148,149 71

Receipts by Grand body, \$3,511.79.

Receipts by Subordinate branches, \$179,603.53.

Receipts by Juvenile branches, \$5,100.47.



IX. CASH EXPENDITURE.

(a) Expenses of Management.

Supreme Body.

Cash paid during 1916 for:	
Commission . . . . .	\$3,061 26
Law costs . . . . .	293 50
Registration fees . . . . .	35 00
Investigation of claims . . . . .	282 80
Defunct Lodge funds distributed . . . . .	180 12
Executive meetings . . . . .	282 75
Vote Supreme Executive Council . . . . .	100 00
Expenses of general meeting . . . . .	1,789 11
Supplies bought . . . . .	2,716 61
Travelling expenses . . . . .	1,595 69
Rent, light, heat and taxés . . . . .	2,953 28
Managing officers' salary and expenses . . . . .	3,700 00
Medical examiners' fees . . . . .	15 00
Clerk hire . . . . .	5,066 50
Official Journal . . . . .	3,650 00
Printing, stationery and advertising . . . . .	689 59
Postage, telegrams and express . . . . .	1,150 60
Premiums for guarantee of lodge officers . . . . .	16 00
Other management expenses . . . . .	61 06
<hr/>	
Total expenses of management . . . . .	27,638 87

(b) Miscellaneous Expenditure.

Life insurance payments . . . . .	63,725 00
Funeral benefits . . . . .	30,280 00
Total disability benefits . . . . .	600 00
Sick benefits . . . . .	36 36
Gratuities . . . . .	55 00
Expenditures other than foregoing . . . . .	404 56
For investments (not extended), \$12,600.00.	
<hr/>	
Total expenditure . . . . .	\$122,739 79

Expenditure by Grand body, \$3,391.78.  
Expenditure by Subordinate bodies, \$186,870.90.  
Expenditue by Juvenile branch, \$4,429.53.

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	60	48,000 00	50 68	.....	.....
25-29.....	157	138,750 00	136 83	2	2,000 00
30-34.....	274	235,000 00	246 61	3	3,000 00
35-39.....	411	374,500 00	432 70	3	2,000 00
40-44.....	450	433,250 00	561 95	2	1,500 00
45-49.....	578	578,450 00	771 25	4	3,500 00
50-54.....	580	633,250 00	884 36	3	4,000 00
55-59.....	463	521,250 00	804 32	5	5,000 00
60-64.....	312	363,800 00	609 18	11	13,000 00
65-69.....	249	280,100 00	501 59	4	3,500 00
70-74.....	161	178,800 00	405 13	13	14,000 00
75-79.....	37	36,100 00	121 61	8	8,700 00
80-84.....	8	10,350 00	25 61	2	1,900 00
85 and over.....	4	3,000 00	15 90	.....	.....
Totals.....	3,744	3,834,600 00	5,567 72	60	62,100 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 15 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- A. C. Gordon, Grand Chief.....Toronto.
- J. L. Wilson, Grand Chieftain.....Toronto.
- Alex. Fraser, Grand Treasurer.....Toronto.
- Donald M. Robertson, Grand Secretary.....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits,  
\$4,493,637.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for endowments or for Benefits in the nature thereof.—None.
- (b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915 .....	6,308	\$ c. 4,860,137 00
Add contracts taken during 1916 .....	58	36,250 00
Gross number and amount of contracts on foot at any time during 1916	6,366	4,896,387 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916 .....	120	\$ c. 97,250 00
Contracts lapsed in 1916 .....	500	305,500 00
Contracts surrendered in 1916.....		
Contracts cancelled in 1916.....		
Total deductions extended.....	620	402,750 00
Net contracts on foot 31st December, 1916.....	5,746	4,493,637 00



## III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

## IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1916, 62.

Total amount of benefits paid in 1916, in respect of sick members, \$1,151.25.

Number of weeks' sickness experienced during 1916, 284.

Total amount of cash standing to credit of fund, \$8,536.16.

## V. ASSETS.

Cash value of bonds, debentures, etc. ....	\$550,378 08
Cash on hand .....	1,814 38
Cash on deposit, Bank of Hamilton, Toronto .....	16,851 61
Imperial Bank, Toronto .....	3,099 48
Bank of Hamilton (Reserve and General funds) .....	31,634 85
Royal Bank, Toronto .....	2,101 24
Bank of Hamilton, Toronto (Sick Benefit fund) .....	8,527 11
Deposit with Quebec Government .....	5,000 00
Total assets of Life Insurance fund (not extended) .....	\$594,188 47
Total assets of Sick fund (not extended) .....	8,536 16
Total assets of General funds (not extended) .....	16,479 29
	<hr/>
	\$619,406 75
Less outstanding cheque .....	202 83
	<hr/>
Total assets .....	\$619,203 92

## VI. LIABILITIES.

Amount of claims admitted .....	\$21,750 00
	<hr/>
Total liabilities .....	\$21,750 00

## VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1916, payable on the first day of each month.

The Society's accounts were audited 8th and 9th January, 1917. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1916 were: A. D. McIntyre, Trenton, and J. A. McIntosh, Hamilton.

Amount of bond of Grand Secretary, \$6,000.

No changes were made, during 1916, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1916, 5,105.

Number of members in Ontario who died during 1916, 111.

Amount of death benefits paid to Ontario members during 1916, \$79,777.46.

Amount of insurance in force in Ontario, 31st December, 1916, \$4,038,137.00.

VIII. CASH RECEIPTS.

Cash balance from 1915, \$81,116.18.

	Grand Camp.	Subordinate Camps.
Cash received during 1916 from:		
Initiation fees .....		\$22 00
Dues .....		13,554 09
Assessments and dues .....	\$84,035 26	83,322 85
Per capita tax .....	11,079 91	.....
Supplies sold .....	440 38	.....
Interest . . . . .	28,234 54	.....
All other .....		2,454 89
Cash received from repayment of loan (not extended), \$23,145.51.		
Total cash receipts .....	\$123,790 09	\$99,353 83

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1916 for:		
C.F.A., annual fee .....	\$40 00	.....
Per capita tax .....		\$10,981 96
Registration fees .....	35 00	.....
Taxes . . . . .	217 26	.....
Guarantee bond Grand Secretary .....	30 00	.....
Supplies bought .....	141 40	423 91
Travelling expenses .....	26 35	.....
Medical Examiner's salary and expenses .....	125 74	.....
Salaries, officers', committees' and auditors' fees .....	1,830 00	.....
Clerk hire .....	1,300 00	.....
Postage, telegrams and express .....	419 23	.....
Printing, etc. ....	523 75	.....
Premiums for Guarantee Bonds .....	127 05	.....
Committee expenses .....	401 70	.....
Interest . . . . .	24 40	.....
Other expenses .....	205 61	.....
Total expenses of management .....	5,447 49	11,405 87

(b) Miscellaneous Expenditure.

Life insurance claims, other than endowments .....	87,992 90	.....
Sick benefits .....	1,151 25	.....
Refunds, assessment account .....	254 98	.....
Paid by Subordinate Camps to Grand Camp for assess- ments . . . . .		83,253 15
All other expenditure .....	1 90	4,496 35
Cash for investments, etc. (not extended), \$69,377.42.		
Total expenditure .....	\$94,848 52	\$99,155 37

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	106	56,500 00	51 37	5	3,500 00
25-29.....	296	184,500 00	183 89	3	1,750 00
30-34.....	470	278,250 00	298 87	6	2,500 00
35-39.....	603	405,250 00	471 45	4	2,750 00
40-44.....	662	456,597 00	558 81	2	1,500 00
45-49.....	689	525,074 00	697 27	9	6,250 00
50-54.....	852	688,340 00	1,024 79	12	8,000 00
55-59.....	749	665,282 00	1,095 26	13	9,750 00
60-64.....	544	479,809 00	909 26	15	13,250 00
65-69.....	457	432,535 00	964 80	17	17,000 00
70-74.....	238	230,000 00	572 05	25	22,500 00
75-79.....	75	88,500 00	261 41	9	8,500 00
80-84.....	4	2,000 00	5 63	.....	.....
85 and over.....	1	1,000 00	3 00	.....	.....
Totals.....	5,746	4,493,637 00	7,097 86	120	97,250 00



THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Daniel D. Ellis, M.D., President .....Fleming, Sask.  
H. C. Hocken, Vice-President ..... Toronto.  
Isaac Crowley, Secretary-Treasurer ..... Toronto.  
J. J. Williams, M.D., Executive ..... Woodstock.  
Wm. Crawford, Executive ..... Toronto.  
J. C. Boylen, Executive ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915 .....	5,202	5,044,000 00
Add contracts taken during 1916, new or renewed.....	441	412,500 00
Add amount by which various certificates were increased.....	.....	2,000 00
Gross number and amount of contracts on foot at any time during 1916	5,643	5,458,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1916.....	76	75,000 00
Contracts lapsed in 1916 .....	464	433,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1916 .....	.....	500 00
Total deductions carried out ....	540	508,500 00
Net contracts on foot at 31st December, 1916.....	5,103	4,950,000 00

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st Decembber, 1916.—No information.

## IV. SICK BENEFITS.

No information.

## V. ASSETS.

Cash value of mortgages .....	\$12,600 00
Cash value of bonds, debentures, etc. ....	94,776 60
Cash in hands of Secretary-Treasurer .....	42 64
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto .....	15,926 74
Interest due and accrued .....	1,582 42
Total assets .....	<u>\$124,928 40</u>

## VI. LIABILITIES.

Amount of claims supposed or reported unadjusted .....	\$12,000 00
Total liabilities .....	<u>\$12,000 00</u>

## VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessment were made during 1916, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 13th, 1917.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1916 were as follows: William Chenery, Toronto, and James F. Harper, Hamilton.

No changes were, during 1916, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary-Treasurer's bond, \$3,000.

Number of certificate holders in Ontario, 3,776.

Amount of insurance in force in Ontario, 31st December, 1916, \$3,650,000.00.

Number of members in Ontario who died during 1916, 65.

Amount of death benefits paid to Ontario members during 1916, \$59,213.62.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$107,736.18.

Cash received during 1916 from:

Application fees .....	\$1,375 00
Dues ..	9,910 00
Assessments ..	84,033 27
Interest ..	5,180 31
Other sources .....	225 15
Repayment of investments, \$595.37.	

Total receipts .....	<u>\$100,723 73</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Commission and organization expenses .....	\$3,094 50
Registration fees .....	206 50
Supplies bought .....	201 03
Travelling expenses .....	71 30
Rent, light, heat, taxes and telephone .....	632 50
Salaries, officers' and auditors' fees .....	1,950 00
Medical examiner's salary and expenses .....	1,085 50
Clerk hire .....	2,242 87
Printing, stationery and advertising .....	940 24
Postage, telegrams and express .....	1,261 62
Premiums for guarantee .....	15 00
Investigation of claims .....	175 00
Other management expenses .....	24 25
Total expenses of management .....	11,900 31

(b) Miscellaneous Expenditure.

Life insurance claims .....	73,213 62
For investments (not extended), \$9,722.10.	
Total expenditure .....	\$85,113 93

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	367	257,000 00	319 93	4	3,012 18
25-29.....	471	454,500 00	464 06	6	6,000 00
30-34.....	620	590,500 00	669 97	7	6,890 00
35-39.....	626	597,500 00	737 70	5	4,000 00
40-44.....	573	545,000 00	753 15	.....	.....
45-49.....	616	589,000 00	905 22	4	4,000 00
50-54.....	589	576,500 00	962 58	5	5,000 00
55-59.....	509	508,000 00	874 63	8	8,000 00
60-64.....	334	334,000 00	639 57	9	7,938 12
65-69.....	198	198,000 00	371 24	9	9,000 00
70-74.....	134	134,000 00	289 02	12	11,975 53
75-79.....	54	54,000 00	127 58	5	4,885 50
80-84.....	9	9,000 00	23 46	2	2,000 00
85 and over.....	3	3,000 00	11 01	.....	.....
Totals.....	5,103	4,950,000 00	7,149 12	76	72,701 33



SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 407-409 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Samuel N. Hoag, Supreme Regent .....Mt. Vernon, N.Y.  
C. Arch. Williams, Supreme Vice-Regent .....Chicago, Ill.  
Alfred T. Turner, Supreme Secretary ..... Boston, Mass.  
A. S. Robinson, Supreme Treasurer .....St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force 31st December, 1916.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915.....		
Add contracts taken during 1916 new and renewed .....		
Add amount by which various certificates were increased during 1916 .....		
Gross number and amount of contracts on foot at any time during 1916		
	Number,	Amount.
		\$ c.
Deductions:		No information.
Contracts matured in 1916.....		
Contracts lapsed in 1916.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		
Total deductions extended.....		
Net contracts on foot at 31st December, 1916.....		

## V. ASSETS.

Cash value of real estate, less incumbrances .....	\$65,000 00
Cash value of bonds, etc. ....	2,830,420 00
Cash on deposit to Society's credit, not drawn against, in the following banks: —	

## W. &amp; O. B. Fund.

Atlanta National Bank, Atlanta, Ga. ....	\$17,727 04
The American Bank & Trust Co., Wilmington, N.C. ....	14,931 72
Boston Safe Deposit & Trust, Boston .....	17,528 00
National Shawmut Bank, Boston .....	13,063 65
National Exchange Bank, Baltimore .....	28,015 57
Mechanics' Bank, Brooklyn .....	33,464 16
Central National Bank, Cleveland .....	19,317 30
First National Bank, Chicago .....	22,854 16
Merchants Loan & Trust Company, Chicago .....	22,662 75
People's State Bank, Detroit .....	28,977 34
The Bank of Toronto, Montreal .....	8,580 08
First National Bank, Minneapolis .....	16,985 33
First National Bank, New York .....	34,733 18
Garfield National Bank, New York .....	22,992 50
People's National Bank, Pittsburg, Pa. ....	14,341 28
Market & Fulton National Bank, New York .....	34,633 56
Central National Bank, Philadelphia .....	21,267 56
First National Bank, Richmond, Va. ....	13,938 50
Mechanics-American National Bank, St. Louis .....	64,490 21
Merchants-Laclede National Bank, St. Louis .....	49,117 94
The Bank of Toronto, Toronto, Ont. ....	10,784 98
Broad Street National Bank, Trenton, N.J. ....	15,587 39
First National Bank, Utica, N.Y. ....	16,093 05
The National Bank of Westfield, N.Y. ....	27,190 31
Wells Fargo Nevada National Bank, San Francisco, Cal. ....	10,923 38
Slater Trust Company, Pawtucket, R.I. ....	13,834 90
State Bank of Evanston, Evanston, Ill. ....	20,039 10

Total . . . . . \$614,074 94

## General Fund.

National Shawmut Bank, Boston .....	\$2,371 63
Central National Bank, Cleveland .....	353 80
People's State Bank, Detroit .....	790 13
The Bank of Toronto, Montreal .....	1,814 62
Garfield National Bank, New York .....	3,415 92
Central National Bank, Philadelphia .....	845 13
First National Bank, Richmond, Va. ....	413 61
Mechanics-American National Bank, St. Louis .....	370 69
The Bank of Toronto, Toronto, Ont. ....	1,327 44
Broad Street National Bank, Trenton, N.J. ....	233 81
First National Bank, Utica, N.Y. ....	937 31
The National Bank of Westfield, N.Y. ....	1,733 84

Total . . . . . \$14,607 93

Contingent Fund of Supreme Officers .....	8,500 00
Emergency Fund .....	9,733 21
Provincial Treasurer, Quebec .....	5,000 00

Dues and assessments due and unpaid .....	800,278 99
Interest due and accrued on bonds .....	45,710 12
Interest due and accrued on bank balances and deposits .....	1,086 22
Total assets of Life Insurance Fund (not extended) .....	
Total assets of Emergency Fund (not extended) .....	
Total assets of General and other funds (not extended) ....	
Amount of liens secured by benefit certificates matured by death, unpaid	58,025 65
All other assets .....	19,750 14
Total assets .....	<u>\$4,472,187 20</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$129,232 87
Amount of claims supposed or reported or unadjusted .....	759,655 00
Amount of claims resisted (Classes D and E) .....	10,000 00
All other liabilities .....	1,168 16
	<u>\$900,056 03</u>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1916.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1916.

The accounts and books of the Society were audited for the year 1916, in March and October.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1916: W. C. Shurtleff, Chicago, Ill.; Charles J. Taylor, Baltimore, Md., and Amedee Peting, St. Louis, Mo.

Certain changes were, during 1916, made in regard to rates.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1916, 2,177.

Amount of insurance in force in Ontario at 31st December, 1916, \$

Number of members in Ontario who died in 1916, 57.

Amount of death benefits paid to Ontario members during 1916, \$137,099.75.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), .....	\$490,302 14
Half cash liens, 1915 .....	5,981,283 44
Half cash liens, 1916 .....	811,555 13
Interest—accumulations on liens .....	207,500 10

Cash received during 1916 from:

Dues . . . . .	\$241,500 10
Assessments . . . . .	7,163,839 84
Fines . . . . .	598 88
Supplies sold .....	1,351 06
Interest and dividends .....	200,281 89
All other sources .....	12,748 17
Cash received from payment of loans or investements (not extended) . . . . .	<u>\$1,615,333 63</u>

Total cash receipts .....

\$7,620,319 94



## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission and organization expenses .....	\$20,429 15
Law costs .....	20,831 57
Registration fees, insurance departments .....	760 50
Investigating claims .....	682 33
Expenses annual meeting .....	35,647 81
Supplies bought .....	377 99
Travelling expenses .....	8,175 34
Rent, light, heat and taxes .....	7,487 83
Salaries, officers' and auditors' fees .....	30,447 42
Medical examiner .....	4,502 50
Clerk hire .....	60,776 87
Official Journal .....	18,328 14
Printing, stationery and advertising .....	20,130 90
Postage, telegrams and express .....	5,790 11
Actuarial services .....	10,780 50
Fraternal Congress .....	1,457 09
Allowances to standing committees .....	2,850 00
Other management expenses (detailed in memo) .....	8,235 60

Total expenses of management .....	257,691 65
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(b) *Miscellaneous Expenditure.*

Life insurance claims .....	8,816,347 98
Half cash liens recovered at payment of death claim (not extended) ..	\$639,947 74
Half cash liens, lapses and cancellations (not extended) ...	2,397,705 89
Half cash liens, account members in good standing( 31st December, 1916 (not extended) .....	3,282,404 09

Total expenditure .....	\$9,074 039 63
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

No information.

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Re-incorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Daniel P. Markey, Supreme Commander..... Detroit.
- L. E. Sisler, Supreme Record Keeper..... Detroit.
- J. B. McDannell, Trustee..... Buffalo.
- James F. Downer, Trustee..... Chicago.
- W. E. Blaney, Trustee..... Pittsburg, Pa
- R. B. Anderson, Trustee..... St. Louis, Mo.
- S. W. Trusler, Trustee..... Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1915 .....	308,561		373,243	321 59
Add contracts taken during 1916, new or renewed.....	18,163		17,342	500 00
Gross number and amount of contracts on foot at any time during 1916	326,724		390,585	821 59
	Number.	Amount.		
Deductions :				
Contracts matured in 1916 (Deaths) ....	3,723	\$ 4,849,184	54	
Contracts lapsed in 1916 .....	20,470	21,404,159	56	
Total deductions extended.....	24,193	26,253,344	10	
Net contracts on foot at 31st December, 1916.....	302,531		364,332	477 49

## III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1916, was 13,223.

Number of members who died during 1916, 95.

Total amount of funeral benefits paid during 1916, \$4,225.00.

## IV. SICK BENEFITS.

Number of members who received sick and accident benefits in 1916, 3,067.

Total amount of benefits paid, \$70,494.00.

Number of weeks' sickness experienced during 1916, 12,420.

Total amount of cash standing to credit of benefit fund, 31st December, 1916, \$27,494.49.

## V. ASSETS.

Cash value of real estate .....	\$175,000 00
Bonds, etc. ....	13,483,256 39
Actual cash on hand, 31st December, 1916 .....	224,383 55
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
Bankers' Trust Co., Buffalo, N.Y. ....	25,000 00
First National Bank, New York .....	32,378 88
First National Bank, Detroit .....	66,195 93
Bank of Toronto, Toronto, Ont. ....	12,390 38
Southern Trust Co., Little Rock, Ark. ....	10,000 00
Commercial National Bank, Charlotte, N.C. ....	1,000 00
First National Bank, Oakland, Cal. (Savings Account).....	4,296 80
First National Bank, Oakland, Cal. ....	1,708 33
Fort Dearborn National Bank, Chicago, Ill. ....	25,000 00
Liberty Savings Bank, Pittsburg, Pa. ....	25,000 00
Security Bank, Oakland, Cal. ....	1,061 20
Industrial Savings Bank, Flint (Savings Account) .....	51,194 08
Industrial Savings Bank, Flint .....	9,686 12
Dues and assessments, due and unpaid on certificates in force (estimated)	525,000 00
Interest due and accrued .....	7,901,764 21
Total assets of Relief Fund No. 1 (not extended).....	\$64,498 10
Total assets Life Benefits Fund (not extended).....	461,315 15
Total assets Sick and Funeral Fund (not extended).....	27,494 49
Total assets General Fund (not extended) .....	98,587 27
Total assets Reserve Fund (not extended) .....	13,483,256 39
Total assets Relief Fund No. 2 (not extended).....	2,714 14
Total assets Trust Fund (not extended) .....	9,686 12
Total assets .....	<u>\$22,574,315 87</u>



## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$184,438 70
Amount of claims resisted .....	32,287 55
Amount of sick and accident claims due and unpaid, 31st December, 1916	445 00
Present value of deferred disability claims, payable in instalments.....	1,404,258 57
Amount of other liabilities .....	66,154 34
Total liabilities .....	<u>\$1,687,584 16</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1916: In Ontario, none.

Assessments were made monthly in 1916.

Twelve assessments were made during the year 1916, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1916: Supreme Auditors—J. J. Volk, Dayton, N.Y.; John S. Boots, New Brighton, Pa., and Geo. W. Sulman, Chatham, Ont.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1916 in relation to insurance certificates or benefits.

No changes were, during 1916, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1916, 9,485.

Number of certificate holders in Ontario, 31st December, 1916, 9,315.

Amount of insurance in force at 31st December, 1916, \$9,805,500.00.

Number of members in Ontario who died during 1916, 93.

Amount of death benefits paid to Ontario members during 1916, \$121,488.72.

Amount of disability benefits paid to Ontario members during 1916, \$33,587.61.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$13,723,708.03.

Cash received during 1916 from:

Certificate fees .....	\$5,499 90
Assessments .....	5,683,285 66
Per capita tax .....	397,090 31
Supplies sold .....	8,463 68
Rent .....	7,000 00
Interest .....	687,912 84
Official publication .....	3,871 66
Profits on bond sales .....	15,060 07
All other sources .....	25,639 77

Total receipts ..... \$6,833,823 89

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Per capita tax, etc. ....	\$299,817 54
Commission and organization expenses .....	111,097 28
Law costs .....	7,647 95
Registration fees .....	2,130 97
Investigation of claims .....	6,946 95
Expenses of meeting .....	12,533 46
Supplies bought .....	25,134 35
Travelling expenses .....	4,815 39
Rent, light, heat and taxes .....	7,588 22
Officers' salaries and auditors' fees .....	29,690 04
Medical Examiner's salary and expenses .....	8,193 62
Clerk hire .....	89,921 62
Printing official journal .....	51,290 78
Printing, stationery, etc. ....	34,954 99
Postage, telegrams and express .....	16,853 63
Premiums for guarantee of lodge officers .....	365 88
Furniture and fixtures .....	6,058 55
Other expenses .....	9,528 97

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Total expenses of management ..... 724,570 19

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	4,948,382 80
Sick and accident benefits .....	74,719 00
Total disability benefits .....	617,651 88
Gratuities to distressed members .....	14,937 15
All other expenditure .....	29,719 24

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Total expenditure ..... \$6,409,980 26

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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	19,922	19,130,500 00	151,805 00	62	55,500 00
25-29.....	23,424	23,609,650 00	273,729 00	71	72,500 00
30-34.....	33,281	33,080,340 78	392,438 00	144	140,775 00
35-39.....	38,895	41,582,473 27	487,352 00	208	243,100 00
40-44.....	42,149	49,295,837 30	600,703 00	315	368,360 72
45-49.....	43,346	54,956,459 15	685,503 00	410	529,292 40
50-54.....	39,500	53,190,411 16	711,156 00	578	767,938 70
55-59.....	30,035	43,306,253 26	1,039,152 00	649	894,141 47
60-64.....	18,726	26,529,503 36	536,342 94	531	748,329 12
65-69.....	9,243	14,363,848 88	281,739 63	439	659,990 45
70-74.....	3,387	4,673,268 36	92,720 00	238	307,106 68
75-79.....	601	594,939 43	27,170 00	72	59,400 00
80-84.....	22	18,992 54	.....	6	2,750 00
85 and over.....	.....	.....	.....	.....	.....
Totals.....	302,531	364,332,477 49	5,279,810 57	3,723	4,849,184 54



THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL  
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Walnut Street, Hamilton, Ontario.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John A. Austin, Dominion Councillor .....Toronto, Ont.  
C. VanNorman Emory, Dominion Secretary .....Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No. information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915 .....	5,133	5,579,500 00
Add contracts taken during 1916, new or renewed.....	254	168,000 00
Add amount by which various certificates were increased during 1916	15	15,500 00
Gross number and amount of contracts on foot at any time during 1916	5,402	5,763,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1916 by death ....	104	141,500 00
Contracts surrendered for cash value ..	15	23,000 00
Contracts lapsed in 1916 .....	269	193,250 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1916 .....		1,500 00
Total deductions extended.....	388	359,250 00
Net contracts on foot 31st December, 1916 .....	5,014	5,403,750 00
Number of certificate holders in good standing on 31st December, 1916	4,796	5,204,750 00
Number of certificates temporarily suspended at 31st December, 1916	218	199,000 00
Grand total of certificate holders 31st December, 1916.....	5,014	5,403,750 00

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 1,928.

Twelve members of the Grand Council died in 1916, and funeral benefits were paid amounting to \$600.00.

## IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1916 sick benefits to 234 members.

Amount paid for sick benefits, \$4,318.00.

The total number of weeks' sickness experienced was 1,002.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1916, was \$13,763.39.

## V. ASSETS.

	Supreme Body.
Cash value of mortgages .....	\$214,527 00
Bonds, etc. ....	168,303 34
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton .....	32,011 58
Merchants Bank, Montreal .....	5,000 00
Dues called but not yet payable .....	10,280 48
Interest due or accrued .....	17,736 20
Other assets .....	4,228 28
Assets, remittances (over) .....	\$35 92
Total assets Life Insurance Fund (not extended).....	452,086 88
Total assets General Fund and other funds (not extended).	5,683 25
Total .....	<u>\$452,086 88</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$22,350 12
Amount of other claims .....	5,124 24
Total amount of all liabilities .....	<u>\$27,474 36</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916—none.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1916.

The Society's books were duly audited during 1916 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1916 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

Certain changes were made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1916, 3,918.

Number of certificate holders in Ontario, 31st December, 1916, 3,628.

Amount of insurance in force in Ontario, 31st December, 1916, \$3,907,500.00.

Number of members in Ontario who died in 1916, 81.

Amount of death benefit claims paid to Ontario members during 1916, \$96,553.49.

Amount of cash surrender values paid during 1916, \$4,261.58.

#### VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$54,527.93.

Cash received during 1916:

	Supreme Body.	Grand Body.
Certificate fees .....	\$52 50	.....
Assessment fees .....	6,461 15	.....
Assessments . . . . .	100,789 36	.....
Per capita tax and levies .....	2,802 60	\$3,399 48
Propagation fund .....	2,057 25	1,058 64
Supplies sold .....	424 67	269 59
Interest and dividends .....	22,927 01	.....
Guarantee premiums .....	102 25	.....
All other sources .....	261 50	1,385 48
Received from Investments (not extended), \$20,548.28.		
Sessional tax .....	.....	531 80
Total . . . . .	\$135,878 29	\$6,644 99

#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1916 for:		
Charter fees .....	.....	\$36 00
Office expenses .....	\$12 05	1,493 73
Commission and organization expenses .....	1,843 22	938 50
Law costs .....	162 04	.....
Registration fees .....	165 00	.....
Interest . . . . .	282 55	.....
Expenses annual or biennial meeting .....	755 30	377 90
Supplies bought .....	365 51	165 43
Travelling expenses .....	90 85	51 00
Rent, light, heat and taxes .....	708 20	235 00
Managing officers' salaries and officers' and auditors' fees.	1,980 00	1,670 00
Medical officers' salaries and expenses .....	148 40	.....
Clerk hire .....	590 00	597 52
Official journal .....	2,972 69	.....
Printing (other than official journal), stationery and advertising . . . . .	481 82	228 35
Postage, telegrams and express .....	444 47	133 15



Premiums for guarantee .....	80 19	6 25
Board fees .....	261 95	.....
Other management expenses detailed in memo.....	340 94	226 78
Total expenses of management .....	11,685 18	6,159 61

(b) *Miscellaneous Expenditure.*

Cash surrender benefits .....	6,221 69	.....
Life insurance claims other than endowments .....	132,092 10	.....
All other expenditure .....	500 00	.....
Cash paid for investments, \$23,443.95.		
Grand totals .....	\$150,498 97	\$6,159 61

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	319	261,000 00	213 26	8	7,500 00
25-29.....	354	330,000 00	271 05	2	1,500 00
30-34.....	382	353,500 00	312 78	1	2,000 00
35-39.....	433	423,250 00	407 69	4	4,500 00
40-44.....	457	447,000 00	450 85	2	3,000 00
45-49.....	548	604,750 00	759 62	2	1,500 00
50-54.....	559	650,750 00	952 26	11	12,000 00
55-59.....	588	723,750 00	1,142 90	7	10,500 00
60-64.....	471	596,500 00	1,257 36	10	14,500 00
65-69.....	429	590,000 00	1,470 18	25	41,500 00
70-74.....	211	284,250 00	801 39	17	24,500 00
75-79.....	71	100,000 00	315 40	6	8,500 00
80-84.....	20	27,000 00	115 98	7	7,500 00
85 & over.....	12	12,000 00	77 60	2	2,500 00
Totals.....	4,854	5,403,750 00	8,548 32	104	141,500 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Thomas H. Cannon, High Chief Ranger .....Chicago, Ill.
- Simeon Viger, Vice High Chief Ranger .....Laurence, Mass.
- Thos. F. McDonald, High Secretary .... Chicago, Ill.
- Gustave Keller, High Treasurer .....Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1916.—None.  
Amount covered by contracts other than endowments, or for sick or funeral benefits, \$149,584,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.		Amount,	
			\$	c.
Contracts in force 31st December, 1915 .....	144,000		145,907,000	00
Add contracts taken during 1916, new or renewed. ....	11,850		10,139,000	00
Add amount by which various certificates were increased during 1916 .....			51,750	00
Gross number and amount of contracts on foot at any time during 1916 .....	155,850		156,097,750	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1916, death.....	1,637	\$ 1,704,000	00	
Contracts lapsed in 1916 .....	5,224	4,762,750	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		47,000	00	
Total deductions extended.....	6,861	6,513,750	00	
Net contracts on foot 31st December, 1916 .....	148,989		149,584,000	00

## IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

## V. ASSETS.

Bonds, debentures, etc. ....	\$6,181,846 23
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis. ....	47,268 12
Hibernian Banking Association, Chicago ....	5,000 00
Provincial Treasurer, Province of Quebec ....	5,000 00
Interest due and accrued ....	99,707 00
Due from Subordinate Courts ....	29,897 52
Furniture and fixtures ....	5,863 00
Amount of all other assets ....	4,141 10
Total assets ....	<u>\$6,378,722 97</u>

## VI. LIABILITIES.

Amount of claims admitted ....	\$5,973 87
Amount of claims supposed or reported ....	221,000 00
Amount of claims resisted ....	8,500 00
Total liabilities ....	<u>\$235,473 87</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1916 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1916.

The Society's books were audited January and July, 1916.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1916 were as follows: Barrow, Wade, Guthrie & Co., Chicago.

Certain changes were made during 1916 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.00.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1916, 8,676.

Number of certificate holders in Ontario, 31st December, 1916, 8,623.

Amount of insurance in force in Ontario at 31st December, 1916, \$8,963,500.00.

Number of members in Ontario who died during 1916, 107.

Amount of death benefits paid to Ontario members during 1916, \$113,000.00.



VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$41,809.26.	
Cash received during 1916 from:	
Assessments (mortuary) .....	\$2,185,000 16
Per capita tax and levies .....	146,202 22
Certificate fees .....	7,271 00
Supplies sold .....	5,438 06
Interest . . . . .	266,368 34
Premiums for guarantee of lodge officers .....	4,722 82
All other sources .....	1,995 39
Cash received from repayment of loans or investments (not extended), \$901,955.41.	
Total receipts .....	<u>\$2,616,997 99</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:	
National Fraternal Congress and A. F. C. S. ....	\$807 90
Law costs .....	2,955 67
Registration fees, Insurance Departments .....	1,631 50
Medical examiners' salary and expenses .....	28,361 25
Investigation of claims .....	496 33
Travelling expenses .....	13,491 36
Custody of securities .....	100 00
Furniture and fixtures .....	520 59
Rent, light, heat, and fire insurance .....	5,406 75
Salaries, officers' and auditors' fees .....	16,897 58
Clerk hire .....	3,223 75
Official journal .....	25,073 59
Printing, stationery, and advertising .....	7,026 64
Postage, telegrams and express, telephone .....	6,219 27
Actuary fees .....	172 25
Other management expenses .....	2,503 05
Total expenses of management .....	<u>114,887 48</u>

(b) Miscellaneous Expenditure.

Life insurance claims .....	1,672,501 48
Per capita tax or levies, other than for management .....	39,560 00
Expenditure, other than foregoing .....	12,196 37
Total expenditure .....	<u>\$1,839,145 33</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	16,915	15,116,750 00	157,797 27	86	84,250 00
25-29.....	18,431	17,171,500 00	187,059 39	104	103,500 00
30-34.....	19,573	18,948,000 00	239,531 71	125	125,000 00
35-39.....	20,048	19,895,250 00	278,472 48	173	174,750 00
40-44.....	20,207	20,592,750 00	309,704 36	189	200,500 00
45-49.....	19,228	20,184,500 00	323,501 29	180	187,500 00
50-54.....	15,717	17,055,750 00	300,828 26	212	218,000 00
55-59.....	11,205	12,422,000 00	215,649 10	210	235,000 00
60-64.....	5,336	5,889,000 00	111,283 19	188	205,000 00
65-69.....	1,848	1,831,500 00	46,898 69	116	116,500 00
70-74.....	344	341,000 00	9,976 48	32	32,000 00
75-79.....	134	133,000 00	4,200 38	21	21,000 00
80-84.....	2	2,000 00	65 04	1	1,000 00
85 & over.....	1	1,000 00	32 52	.....	.....
Totals.....	148,989	149,584,000 00	2,185,000 16	1,637	1,704,000 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1916, were as follows:

- Thomas Towers, Grand Chancellor..... Hamilton.
- James G. Wilson, Grand Vice-Chancellor..... Toronto.
- Alf. W. Wilkes, Grand Prelate..... Hamilton.
- Alex. Coulter, Grand Keeper of Records and Seal ..... Toronto.
- John Burns, Grand Master of Exchequer ..... Niagara Falls.
- C. Farquharson, Past Grand Chancellor..... Stratford.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December 1915 .....	70,860	96,430,991 00
Add contracts taken during 1916 .....	6,911	8,488,968 00
Gross number and amount of contracts on foot at any time during 1915	77,771	104,919,959 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1916 .....	1,018	1,590,606 48
Contracts lapsed in 1916 .....	3,893	5,069,622 00
Contracts surrendered.....	1,178	1,547,000 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1916.....		313,913 52
Total deductions .....	6,089	8,521,142 00
Net contracts on foot 31st December, 1916 .....	71,682	96,398,817 00
In Ontario; 216.		
No. of deaths, 4.		
Benefits paid, \$4,000.00.		
Amount of insurance in force in Ontario, \$235,928 00		



## VIII. CASH RECEIPTS.

Fees . . . . .	\$262 98
Interest (bank) . . . . .	1,876 49
Monthly payments . . . . .	2,363,917 34
Income from investments . . . . .	397,124 19
Other sources . . . . .	24,384 58
Total receipts . . . . .	<u>\$2,787,565 58</u>

## IX. CASH EXPENDITURE.

Life insurance claims . . . . .	\$1,620,884 39
Printing, supplies and office expenses . . . . .	112,254 46
Medical examinations . . . . .	11,086 50
Organization . . . . .	77,767 13
Adjusting claims . . . . .	3,363 71
Depreciation in municipal bonds . . . . .	10,581 43
Commission . . . . .	111,574 36
All other expenditures . . . . .	34,185 48

Total expenditure . . . . . \$1,981,697 46

Balance, receipts over expenditure, 1916 . . . . .	805,868 12
Balance on hand* 31st December, 1915 . . . . .	7,767,559 04

Balance on hand, 31st December, 1916 . . . . . \$8,573,427 16

## Deposited as follows:

Cash in bank . . . . .	11,308 31
Cash in office . . . . .	750 00
Bonds and securities . . . . .	8,561,368 85
	<u>\$8,573,427 16</u>

## GRAND LODGE OF ONTARIO.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,466 at 31st December, 1916.

Number of members of the Society who died during 1916, 45. Funeral benefits amounting to \$3,090.00 were paid.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1916, 232.

Amount of benefits paid during 1916 in respect of sick members, \$4,932.30.

Number of weeks' sickness experienced in 1916, 1,344.

Amount paid for medical attendance during 1916, \$1,771.21.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1916, \$42,355.30.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1916 .....	\$1,124 56	\$47,912 57
All other .....	.....	21,069 92
Total assets .....	<u>\$1,124 56</u>	<u>\$68,982 49</u>

## VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges) .....	\$796 75
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## VII. MISCELLANEOUS

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on July 14th, 1916.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: E. W. Schmitt, Waterloo; A. C. Barnsdale, Stratford, and W. H. Dennis, Hamilton.

Amount of Grand Treasurer's Bond. \$500.00.

Amount of Grand Secretary's Bond, \$500.00.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Grand Body, \$631.16.

	Grand Body.	Subordinate Bodies.
Cash received during 1916 from:		
Initiation and application fees .....	.....	\$997 00
Per capita tax .....	\$2,029 00	.....
Dues . . . . .	.....	19,580 72
Assessments . . . . .	.....	272 45
Degrees and cards .....	.....	1,543 80
Supplies sold .....	553 81	173 85
Rent . . . . .	.....	687 41
Interest . . . . .	.....	1,798 04
All other sources .....	70 93	783 23
Total receipts .....	<u>\$2,653 74</u>	<u>\$25,836 50</u>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Commission and organization expenses .....	.....	.....
Per capita tax and levies .....	\$262 54	\$2,214 75
Registration fee .....	25 00	.....
Interest . . . . .	.....	2 50

Supplies bought .....	129 72	460 14
Rent, light, heat and taxes .....	86 00	4,106 05
Travelling expenses .....	592 51	.....
Salaries, officers' and auditors' fees .....	600 00	1,472 09
Official journal .....	100 00	.....
Printing, stationery and advertising .....	204 51	839 66
Postage, telegrams and express .....	150 06	539 78
Premiums for guarantee of lodge officers .....	10 00	.....
Total expenses of management .....	2,160 34	9,634 97

## (b) Miscellaneous Expenditure.

Funeral benefits .....	.....	1,260 00
Benefits to widows and orphans .....	.....	1,830 00
Sick benefits .....	.....	4,430 30
Medical attendance .....	.....	1,771 21
Gratuities to distressed members .....	.....	2,027 34
Other expenditures .....	.....	3,626 23
Total expenditure .....	\$2,160 34	\$24,580 05

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.  
(Fourth Class.)

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....					
25-29.....					
30-34.....	5	8,186 00	116 13		
35-39.....	21	27,785 00	446 00		
40-44.....	36	63,000 00	1,129 73		
45-49.....	90	136,749 00	3,029 66		
50-54.....	119	217,031 00	6,435 01	5	11,000 00
55-59.....	182	324,802 00	12,536 44	9	12,944 00
60-64.....	206	388,489 00	19,716 27	12	21,780 00
65-69.....	325	577,509 00	38,434 66	21	44,134 00
70-74.....	233	387,945 00	34,670 65	21	40,716 00
75-79.....	88	149,570 00	17,679 41	8	15,331 00
80-84.....	25	28,157 00	5,046 16	8	9,142 00
85 & over.....	3	4,097 00	814 51		
Totals.....	1,333	2,313,320 00	140,054 63	84	155,047 00



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.  
(Fifth Class.)

Attained ages.	Number of members. Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year. Col. 5.
		\$ c.	\$ c.		6 c.
16-24.....	986	1,089,000 00	18,154 56	2	1,500 00
25-29.....	3,794	4,225,093 00	61,576 00	9	10,500 00
30-34.....	7,647	8,849,803 00	119,207 81	29	31,000 00
35-39.....	10,228	12,171,564 00	168,873 28	43	62,673 00
40-44.....	11,667	14,795,358 00	221,702 01	79	105,930 48
45-49.....	11,870	16,195,035 00	275,596 89	113	153,607 00
50-54.....	9,684	14,241,766 00	283,346 51	162	247,000 00
55-59.....	8,100	12,441,799 00	312,196 22	172	287,444 00
60-64.....	4,667	7,538,678 00	275,725 59	165	292,407 00
65-69.....	2,091	3,326,551 00	186,806 68	138	228,377 00
70-74.....	701	1,150,285 00	88,969 50	56	100,747 00
75-79.....	193	300,131 00	32,005 98	36	55,279 00
80-84.....	47	64,157 00	9,989 95	13	13,142 00
85 & over.....	7	9,597 00	1,880 53	1	1,000 00
Totals.....	71,682	96,398,817 00	2,056,531 51	1,018	1,590,606 48

## THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1916.

*Head Office, 51 Yonge Street, Toronto, Ont.*

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1916, were as follows:

James G. Cane, President .....	Toronto.
Alex. Cook, 1st Vice-President .....	Toronto.
C. J. Tuthill, 2nd Vice-President .....	Toronto.
E. Fielding, Treasurer .....	Toronto.
Jas. Sargant, Secretary .....	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

## V. ASSETS.

Real estate .....	\$35,000 00
Bonds, debentures, etc. ....	1,206,831 23
Cash on deposit, not drawn against, in Dominion Bank, Toronto.....	4,922 42
Total assets .....	<u>\$1,246,753 65</u>

VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No actions were instituted against the Association during 1916.

No assessments are made.

The Society's books were duly audited on December 16th, 1916.

Books of record or account kept for the purpose of insurance contracts of benefits:  
Insurance Register.

Names and post office addresses of the auditors for 1916 were as follows: James F. Lawson, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1916, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 11,890.

Number of members whose mortuary benefits were paid in year ending 30th November, 1916, 114.

Amount of benefits paid during the year, \$78,822.87.

Amount of insurance in force 30th November, 1916, \$5,415,508.00.

## VIII. CASH RECEIPTS.

Cash balance from 1915, \$8,788.53.

Cash received during 1916:

Travelling certificates .....	\$111,460 00
Honorary certificates .....	7,444 00
Duplicate certificates .....	284 00
Interest and dividends .....	56,086 63
Rents .....	4,645 00
Investments repaid (not extended), \$5,282.84.	

Total receipts .....	\$179,919 63
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Amount paid during 1916:

Commission expenses of agencies .....	\$2,201 98
Law costs .....	118 00
Expenses of annual meeting .....	150 00
Supplies bought .....	109 70
Travelling expenses .....	120 00
Rent, light, heat and taxes, etc. ....	5,112 14
Managing officers' salaries, etc. ....	4,179 00
Clerk hire .....	1,708 00
Printing and advertising .....	1,157 94
Postage and stationery, etc. ....	1,014 88
Red Cross subscription .....	5,000 00
Volunteer members .....	1,615 95
Other managing expenses .....	903 12

Total . . .	\$23,390 71
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(b) *Miscellaneous Expenditure.*

Mortuary benefits .....	78,822 87
Investments (not extended), \$86,855.00.	

Total expenditure .....	\$102,213.58
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LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Rodolphe Bedard, President .....Montreal.  
J. A. Rouleau, Vice-President .....Montreal.  
Henri Roy, Secretary-Treasurer .....Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1915 .....	41,834	32,304,202 06
Add contracts taken during 1916, new or renewed .....	4,152	2,457,250 00
Add amount by which various certificates were increased during 1916. ....		51,508 00
Gross number and amount of contracts on foot at any time during 1916	45,986	34,812,960 06
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1916 .....	431	354,217 50
Contracts lapsed in 1916 .....	2,013	1,335,557 00
Contracts reduced in 1916 .....	....	42,653 25
Total deductions extended .....	2,444	1,732,427 75
Net contracts on foot at 31st December, 1916 .....	43,542	33,080,532 31

IV. SICK BENEFITS.

Sick benefits are undertaken by the Supreme Body.  
There were paid in 1916 sick benefits to 5,271 members.  
Amount paid for sick benefits, \$156,773.12.  
The number of weeks' sickness experienced in 1916, 31,354.  
Total amount standing to the credit of the fund at 31st December, 1916, \$78,684.40.

## V. ASSETS.

	Supreme Body.
Cash value of real estate .....	\$98,875 09
Mortgages on real estate .....	743,738 81
Bonds, debentures, securities .....	2,420,334 83
Actual cash in hand (other than in bank) held by Cashier .....	1,463 76
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que. ....	26,505 31
Hochelaga Bank, Montreal, Que., special deposit .....	5,000 00
National Bank, Montreal, Que. ....	8,786 64
Provincial Bank, Montreal, Que. ....	2,946 91
Dues and assessments, due and unpaid .....	22,452 55
Interest . . . . .	35,045 76
Rent due .....	6 50
Local Lodges Fund .....	19,357 21
Furniture, etc. ....	7,000 00
Supplies, stationery, printed matter, badges, etc. ....	4,300 00
Loan to members .....	23,591 00
Loan to members' class, B. & D. ....	155,819 17
Total . . . . .	<u>\$3,575,223 54</u>

## VI. LIABILITIES.

Amount of claims resisted .....	\$1,000 00
Amount of claims supposed, reported or unadjusted .....	29,739 50
Assessments paid in advance .....	3,800 07
All other liabilities .....	1,792 69
Total liabilities .....	<u>\$36,332 26</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916: Mrs. W. Prenoveau vs. La Societe des Artisans Canadiens-Francais; Superior Court, Montreal District; \$1,000.00. Defence: Society claims Mr. Prenoveau was no longer a member, not having paid his monthly dues. Case stands for trial.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1916 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1916 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

Certain changes were, during 1916, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1916, 1,547.

Number of certificate holders in Ontario at 31st December, 1,547.  
 Amount of insurance in force in Ontario, 31st December, 1916, \$1,266,520.00.  
 Number of members in Ontario died during 1916, 10.  
 Amount of death benefits paid to Ontario members during 1916, \$8,700.00.  
 Amount of disability benefits paid to Ontario members during 1916, \$5,104.57.

#### VIII. CASH RECEIPTS.

Cash balances from 1915 (not extended), \$131,278.36.

Supreme Body.

Cash received during 1916:

Dues . . . . .	\$89,657 36
Assessments . . . . .	676,710 88
Infantile Benefit funds . . . . .	36 77
Degrees and cards . . . . .	3,332 60
Subscriptions to help members . . . . .	188 00
Supplies sold, badges, etc. . . . .	1,739 79
Rent . . . . .	1,163 50
Interest . . . . .	150,247 08
Medical fees . . . . .	1,009 25
Premiums for guarantee of officers . . . . .	1,106 85
Loans to members . . . . .	30,813 95
Received from investments (not extended), \$235,781.44.	
Decrease on bonds, \$531.24.	

Total cash receipts . . . . .	\$956,006 03
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#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1916:

Supreme Body.

Annual celebration . . . . .	\$1,475 30
Commission and organization expenses . . . . .	14,631 03
Law costs . . . . .	2,460 71
Commission to collectors and banks . . . . .	757 35
Help of Lodge members . . . . .	791 25
Registration fees . . . . .	239 50
Organizers' salaries . . . . .	12,305 79
Actuary's fees . . . . .	700 00
Supplies bought . . . . .	4,320 10
Congress of Fraternities and General Council meetings . . . . .	245 91
Expenses of General Meeting . . . . .	1,749 00
Travelling expenses . . . . .	5,159 63
Taxes, rent, light, heat and insurance . . . . .	3,204 39
Salaries, officers' and auditors' fees . . . . .	9,627 64
Medical examiner's salary and expenses . . . . .	1,194 50
Clerk hire . . . . .	18,942 12
Official journal . . . . .	8,191 89
Printing, stationery and advertising . . . . .	6,543 21
Postage, telegrams and express . . . . .	2,320 48
Premiums for guarantee of officers . . . . .	1,130 00
Miscellaneous . . . . .	98 75
Subordinate medical expenses . . . . .	62 00

Total expenses of management . . . . .	96,150 55
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(b) Miscellaneous Expenditure.

Life insurance claims .....	335,228 00
Sick benefits .....	156,773 12
Old age benefits .....	100 00
Disability benefits .....	6,500 00
Loans to members .....	23,591 00
For investments, etc. (not extended), \$629,737.83.	

Total expenditure .....	\$618,342 67
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,691	4,300,400 00	41,209 85	31	19,750 00
25-29.....	5,943	4,164,411 00	43,418 13	30	24,500 00
30-34.....	6,489	4,801,963 50	55,495 66	38	28,750 00
35-39.....	5,458	4,154,393 75	55,925 38	33	22,172 00
40-44.....	4,965	3,842,619 25	60,031 37	43	34,338 00
45-49.....	4,566	3,708,999 56	66,921 14	44	38,343 00
50-54.....	4,163	3,541,625 25	74,082 91	56	46,708 50
55-59.....	3,015	2,586,293 00	61,172 10	62	55,412 00
60-64.....	1,592	1,388,150 00	35,942 72	44	36,378 00
65-69.....	547	500,251 00	13,965 49	32	31,666 00
70-74.....	82	68,826 00	2,179 76	3	2,200 00
75-79.....	29	21,200 00	686 18	1	1,000 00
80-84.....	2	1,400 00	50 82		
85 and over.....					
Totals.....	43,542	33,080,532 31	511,081 51	417	341,217 50

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

O. Durocher, President .....Ottawa, Ont.  
Chas. Leclerc, Secretary-Treasurer .....Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915 .....	27,363	\$ 27,769,420 00 <sup>c</sup>
Add contracts taken during 1916, new or renewed.....	3,854	2,546,800 00
Gross number and amount of contracts on foot at any time during 1916	31,217	30,316,220 00
	Number.	Amount.
Deductions :		
Contracts matured in 1916.....	206	\$ 218,300 00 <sup>c</sup>
Contracts lapsed in 1916.....	2,137	1,736,750 00
Total deductions extended.....	2,343	1,955,050 00
Net contracts on foot at 31st December, 1916.....	28,874	28,361,170 00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.  
Number of members' wives deceased in 1916, 123.  
Amount paid in respect of deceased wives of members, \$10,515.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who have received sick benefits during 1916, 3,846.  
Amount of sick benefits paid, \$109,648.40.  
Number of weeks' sickness experienced during 1916, 21,950.  
Amount standing to credit of Sick Benefit Fund, \$16,621.20.

## V. ASSETS.

Cash value of real estate, less encumbrances .....	\$80,600 00
Cash value of mortgages .....	22,800 00
Bonds, debentures, etc. ....	1,237,132 00
Cash on hand held by Cashier .....	142 63
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa .....	812 30
Le Banque Nationale, Ottawa (Quebec deposit) .....	5,000 00
Provincial Treasurer, New Brunswick .....	5,000 00
Royal Bank, Ottawa .....	3,059 02
Le Banque Provinciale, Ottawa .....	10,426 74
Dues and assessments due and unpaid .....	166 16
Interest due and accrued .....	24,167 16
Advances to aged members .....	247 20
Advances to members of the Social Class .....	472,490 77
Bonds in trust at Imperial Bank .....	28,376 71
Total assets, Insurance Fund (not extended) .....	\$752,963 09
Total assets, Sick and Funeral Fund (not extended) .....	16,621 20
Total assets, Guarantee Fund (not extended) .....	593,106 89
Total assets, General and other funds (not extended) .....	11,557 97
All other assets .....	12,015 30
Total assets .....	<u>\$1,902,435 99</u>

## VI. LIABILITIES.

Amount of claims admitted by the Society .....	\$23,500 00
Amount of claims for death of members' wives .....	650 00
Dues to heirs of the social class, payable weekly .....	189,205 49
Amount of Promissory Notes .....	28,376 71
Total liabilities .....	<u>\$241,732 20</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1916: Heirs of Marentette vs. St. Joseph Union of Canada; Supreme Court; \$1,500.00; decision in favour of Society. Heirs of Thos. Mongeon vs. St. Joseph Union of Canada; \$1,000.00. Case awaiting trial.

Assessments are made monthly.

Twelve assessments were made during 1916, payable 1st of every month.

No changes were made in the organization or management of the Society during 1916.

The accounts were audited monthly.

The books of record are: Councils, Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: Aurelien Belanger and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.

Amount of bond of Sub-Treasurer, \$1,000.

Amount of bond of Cashier, \$2,000.

Amount of bond of Assistant Secretary, \$1,000.



Number of members in Ontario, 31st December, 1916, 7,323.

Amount of insurance in force in Ontario at 31st December, 1916, \$7,627,600.00.

Number of members in Ontario who died in 1916, 71.

Amount of death benefits paid to Ontario members in 1916, \$61,901.37.

Amount of disability benefits paid to Ontario members in 1916, \$2,785.74.

#### VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$30,975.52.

Cash received during 1916 from:

Application fees .....	\$203 50
Assessments .....	521,008 57
Transfer fees, degrees and cards .....	672 25
Supplies sold .....	422 75
Rent .....	8,326 50
Deposits of refused applicants .....	1,476 75
Reimbursement of advances to aged members and organizers.....	308 34
Profit and loss .....	12 63
Interest and dividends .....	71,951 08
All other sources (detailed in memo.) .....	3,598 27
Cash received from payment of loans or investments (not extended), \$288,381.54.	

Total receipts .....	<u>\$607,980 64</u>
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#### IX. CASH EXPENDITURE.

##### (a) *Expenses of Management.*

Cash paid during 1916 for:

Collection of fees .....	\$28,556 18
Expenses of annual or biennial meeting .....	1,300 00
Commission and organization expenses .....	24,112 84
Law costs .....	592 00
Registration fees .....	161 00
Investigation of Claims and Inspection .....	677 73
Banners and Badges .....	1,738 59
Profit and loss account .....	739 40
Supplies bought .....	240 45
Travelling expenses .....	1,580 70
Rent, etc. ....	1,800 00
Managing officers' salaries, officers' fees .....	7,242 36
Clerk hire .....	13,709 00
Per Capita Tax to District Councils .....	1,519 55
Official journal .....	3,430 00
Printing and stationery .....	1,809 60
Postage, telegrams and express .....	3,285 14
Guarantee premiums .....	51 00
Other expenses .....	1,040 97

Total expenses of management .....	<u>93,586 51</u>
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(b) Miscellaneous Expenditure.

Life insurance claims .....	194,115 56
Advances to aged members .....	1,708 79
Sick benefits .....	109,648 40
Old age benefits .....	39,217 17
Members' wives' benefits .....	10,515 00
Total disability benefits .....	9,661 14
Maintenance and repairs of real estate; light, heat, taxes and insurance . . . . .	6,070 66
Refund of interest on purchase of bonds .....	1,786 57
Expenses, other than the foregoing (detailed in memo.) .....	36,377 49
For investments (not extended), \$400,215.96.	
<hr/>	
Total expenditure .....	\$502,687 29

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5,778	4,385,300 00	4,069 51	27	19,750 00
25-29.....	5,288	4,974,500 00	4,453 54	29	24,750 00
30-34.....	4,815	4,969,250 00	4,555 33	28	31,000 00
35-39.....	3,851	4,083,150 00	4,073 38	20	23,500 00
40-44.....	3,190	3,395,700 00	3,802 05	34	37,500 00
45-49.....	2,200	2,378,550 00	3,024 01	16	20,000 00
50-54.....	1,700	1,783,050 00	2,514 08	21	23,500 00
55-59.....	1,047	1,230,260 00	1,846 70	11	11,700 00
60-64.....	683	807,810 00	1,352 49	10	15,500 00
65-69.....	240	279,110 00	525 81	3	3,500 00
70-74.....	61	54,780 00	98 52	7	7,600 00
75-79.....	15	14,600 00	16 21	.....	.....
80-84.....	4	4,000 00	3 81	.....	.....
85 and over.....	2	1,110 00	1 05	.....	.....
Totals.....	28,874	28,361,170 00	30,336 49	206	218,300 00

## THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*To which are appended statements of the Auxiliary Bodies lettered below as  
A. B. C. and D.*

*Head Office, 229 College Street, Toronto.*

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Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

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The Executive Officers of the Society at the 31st December, 1916, were as follows:

S. C. Parks, Grand Master .....Toronto.  
William Brooks, Grand Secretary .....Toronto.  
John Donogh, Grand Treasurer .....Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1916: None.

Amount covered by Contracts of Insurance other than Endowments.—None.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

## III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1916, was 53,978.

The number of deaths in the Society in 1916, 591.

The amount of Funeral Benefits paid in 1916 in respect of deceased members was \$21,896.14.

Number of members' wives died in 1916 (estimated), 150.

Total amount of Funeral Benefits paid in respect of deceased wives, \$2,057.61.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$10,698.40.

Contingent Fund, applicable to any purpose of the lodge, \$22,969.55.

Widows' and Orphans' Fund, \$29,348.49.

Total cash standing to credit of General Benefit Fund at 31st December, 1916, \$2,395,949.12.



## IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1916 was 5,126.

The amount of benefits paid in 1916 in respect to sick members was \$126,323.10.

The number of weeks' sickness experienced in 1916 was 42,989. Amount paid for medical attendance during 1916, \$16,389.62.

Nursing, \$4,705.02.

## V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$712,656 77
Amount of mortgages, etc. ....	.....	879,280 15
Cash in hands of Grand Secretary .....	\$50 00	.....
Amount of cash in Standard Bank, Toronto .....	11,156 33	.....
Amount of cash in Dominion Bank .....	323 74	.....
Cash in various banks .....	.....	445,625 18
Tax due from lodges .....	32,386 80	.....
All other assets .....	3,133 45	468,326 37
Total amount of assets .....	\$47,050 32	\$2,505,888 47

## VI. LIABILITIES.

Funds at credit of defunct lodges .....	\$601 05	.....
Peace Monument Fund .....	49 72	.....
Balance due Subordinate Lodges .....	21 25	.....
Due to Home .....	9,729 70	.....
Bonding Fund .....	1,255 28	.....
Balance and per capita to Home .....	.....	\$32,386 80
All other liabilities .....	.....	46,922 91
	\$11,657 00	\$79,309 71

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1916, and those of the Grand Lodge in June, 1916.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; W. E. Gowling, Ottawa.

No changes were, during 1916, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

## VII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1915 (not extended), \$17,175.91.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1916 from:		
Initiation fees .....	.....	\$41,968 26
Dues .....	.....	335,004 13
Per capita tax and Home Tax .....	\$37,909 75	.....
Charter fees .....	90 00	.....
Supplies sold .....	5,944 81	.....
Rent, interest and dividends .....	.....	113,115 53
Interest .....	1,206 15	.....
War Loan .....	9,850 00	.....
Bonding charges .....	601 59	.....
All other sources .....	123 58	148,597 95
Total receipts .....	\$55,725 88	\$638,685 87

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1916 for:		
Per capita tax .....	\$150 00	.....
Registration fee .....	25 00	.....
Expenses of annual meeting .....	7,816 32	.....
Rent .....	1,200 00	.....
Supplies bought .....	4,534 22	.....
Salaries, officers' and auditors' fees .....	3,087 25	.....
Official journal .....	702 05	.....
Printing, stationery and advertising .....	1,168 54	.....
Postage, telephone, telegrams and express .....	848 11	.....
Travelling expenses .....	2,492 40	.....
Law costs (retaining fee) .....	100 00	.....
Clerk hire .....	1,239 15	.....
Other management expenses (detailed in memo.) .....	2,541 98	\$169,221 54
Total expenses of management .....	25,905 02	169,221 54

## (b) Miscellaneous Expenditure.

Funeral benefits .....	.....	23,953 75
Benefits to widows and orphans .....	.....	31,233 19
Sick benefits .....	.....	119,561 62
Medical attendance and nursing .....	.....	21,094 64
Gratuities—special relief .....	.....	6,761 48
Ontario Oddfellows' Home .....	6,500 00	.....
Dues of members on active service .....	19,086 20	.....
All other expenditure .....	1,195 00	136,814 58

Grand Total ..... \$52,686 22 \$508,640 80

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

ANNUAL-STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Receipts (dues and interest) and balance in bank, December 31st, 1916..	\$835 99
Expenses of management .....	808 84
Balance on hand, in bank and invested .....	3,056 99
Membership, 31st January, 1916 .....	323
Initiated . . . . .	33
Died . . . . .	7

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1916.*

	Males.	Females.	Total.
Number of members, 31st December, 1915 .....	4,965	8,214	13,179
Admitted during 1916 .....	658	1,312	1,970
Total .....	5,623	9,526	15,149
Deduct .....	404	813	1,217
Membership, 31st December, 1916 .....	5,219	8,713	13,932

RECEIPTS.

Dues . . . . .	\$5,028 12
Initiations . . . . .	671 80
Rents, etc. . . . .	109 71
Miscellaneous . . . . .	2,227 35
Total .....	\$8,036 98

EXPENDITURE.

Relief of members .....	\$77 84
Relief of widows and orphans .....	5 00
I.O.O.F. Home .....	320 51
Special relief .....	110 10
Total .....	\$513 45

Amount paid out for working expenses, 1916 .....	\$10,546 50
Assets:	
Invested fund of Rebekah Lodges .....	14,108 75
Cash on hand, Rebekah Lodges .....	11,635 90
Cash on hand of assembly .....	1,422 85
Total assets .....	\$27,167 50



(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1916.

Number of members as from last report .....	8,187
Initiated during the year ending 31st December, 1916 .....	545
Admitted by card during the year ending 31st December, 1916 .....	15
Reinstated during the year ending 31st December, 1916 .....	20
Error last year .....	115

Total membership at any time during 1916 .....	8,882
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Deductions:

Withdrawn by card .....	49
Suspend by non-payment of dues .....	509
Suspended for cause .....	10
Deceased . . . . .	99
Expelled . . . . .	1
	<u>668</u>

Net membership, 31st December, 1916 .....	8,214
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Number of Patriarchs relieved in 1916 .....	491
Relief to widowed families .....	\$451 63
Amount paid for burying the dead in 1916 .....	661 95
Amount paid for special relief in 1916 .....	287 29
Amount paid for relief of Patriarchs (sick benefits) .....	4,939 48

Total amount of relief paid .....	\$6,340 35
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Receipts from all sources .....	\$28,242 94
Current expenses (Subordinates) .....	15,028 74
Cash assets (Subordinates) .....	26,107 63
Invested funds (Subordinates) .....	24,873 83

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

YEAR ENDING 31ST DECEMBER, 1916.

Number of members died in 1916 .....	3
Number of members, 31st December, 1916 .....	48
Amount of cash received during the year 1916 .....	\$53 90
Amount of expenses in management in 1916 .....	8 49
Amount paid funeral claims .....	74 50
Amount on hand, 31st December, 1916 .....	49 00
Amount of call on each death .....	55

ALLIANCE NATIONALE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Montreal, Que.

Chief agent and attorney for Ontario, Lyman Lee, Hamilton; amount of deposit, \$5,000.00.

Organized 27th February, 1893, and registered in Ontario 1st June, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

F. C. Laberge, President .....Montreal.  
Chas. Duquette, 1st Vice-President and Chief Inspector.....Montreal.  
Geo. Monet, Secretary .....Montreal.  
Alfred St. Cyr, Treasurer .....Montreal.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits, at 31st December, 1916, \$20,381,398.20.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1916 .....	24,592		19,880,932	94
Number of contracts taken during 1916, new or renewed .....	3,334		2,067,118	94
Gross number of contracts in force at any time in 1916.....	27,926		21,948,051	88
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1916 .....	246	229,903	68	
Contracts lapsed in 1916 .....	1,747	1,170,000	00	
Contracts cancelled in 1916.....	156	131,250	00	
Reduction of certificates .....		35,500	00	
Total deductions extended .....	2,149	1,566,653	68	
Net contracts in force 31st December, 1916.....	25,777		20,381,398	20

## III. FUNERAL BENEFITS.

The Society has no funeral benefits.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.

Number of members who received sick benefits in 1916, 3,407.

Amount of benefits paid in 1916 in respect of sick members, \$115,592.08.

Number of weeks' sickness experienced in 1916, 20,786 4-7.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1916, \$456,791.23.

## V. ASSETS.

Cash value of Real Estate .....	\$62,799 23
Cash value of Mortgages .....	2,310,907 90
Bonds, debentures, etc. ....	306,926 18
Cash in various banks in Montreal .....	59,317 57
Interest due and accrued .....	66,056 96
Deposit, Government of New Brunswick .....	10,000 00
Loans on Certificates .....	76,591 97
Total assets of Life Insurance Fund (not extended).....	\$2,410,984 18
Total assets of Sick Fund (not extended) .....	489,210 03
Total assets of General and other funds (not extended)....	22,754 31
Amount of all other assets (detailed in memo.).....	30,348 71
Total assets .....	<u>\$2,922,948 52</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$19,300 00
Old Age benefits .....	87,250 00
All other liabilities .....	21,545 20
	<u>\$128,095 20</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society: None.

Assessments are made for the purposes of life insurance certificates monthly.

The Society's accounts were duly audited monthly in 1916.

The following books of record are kept for the purposes of insurance certificates or benefits: Receipts and Expenditures, Cash Book and Record Book.

Names and addresses of the Auditors for 1916: O. Bourdon and J. A. Mignault, Montreal.

Amount of bond of Grand Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1916, 135.

Number of Certificate holders in Ontario at 31st December, 1916, 135.

Amount of Insurance in force in Ontario at 31st December, 1916, \$96,750.00.



## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$97,203.63.

Cash received during 1916 from:

Application fees .....	\$2,779 50
Dues .....	863 60
Assessments .....	467,593 29
Per Capita tax and levies .....	28,832 02
Fines .....	682 01
Supplies sold .....	2,825 77
Rent .....	900 00
Interest and dividends .....	157,639 92
Premium for guarantee of lodge officers .....	1,043 55
5% Mortuary and Sick contributions .....	23,670 94
Loans refund .....	97,865 24
All other sources .....	20,070 35
Total receipts .....	<u>\$804,766 19</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916:

Commission and organization expenses .....	\$21,151 57
Law costs .....	197 37
Registration fees .....	239 92
Investigation of claims .....	1,325 78
Interest .....	24 26
Expenses of Annual or Biennial Meeting .....	3,942 54
Supplies bought .....	1,769 07
Travelling expenses .....	959 82
Rent, light, heat and taxes .....	3,293 96
Officers' salaries .....	10,714 65
Clerk hire .....	10,058 59
Medical examiner's salary and expenses .....	2,800 00
Official Journal .....	1,295 74
Printing .....	880 34
Postage, telephone, etc. ....	2,280 78
Premiums for guarantee of lodge officers .....	845 85
Other management expenses .....	676 04
For investments (not extended), \$505,877.69.	

Total expenses of management .....	<u>62,456 28</u>
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(b) *Miscellaneous Expenditure.*

Endowments or payments in the nature thereof .....	\$175,610 88
Old age benefits .....	21,950 60
Sick benefits .....	115,592 08
Total disability benefits .....	6,750 60
Total expenditure .....	<u>\$382,359 24</u>

Schedule by ages of membership, amount of insurance, etc. at 31st December, 1916.

Attained ages.	Number of members. Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payment. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year. Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	4,234	2,744,500 00	35,493 00	11	7,000 00
25-29.....	3,668	2,647,460 39	36,118 20	17	11,000 00
30-34.....	3,985	3,098,931 95	44,651 60	15	13,500 00
35-39.....	3,788	3,060,181 68	48,632 20	19	14,046 80
40-44.....	3,179	2,668,856 99	47,205 80	20	14,500 00
45-49.....	2,464	2,170,668 93	44,161 40	20	16,500 00
50-54.....	1,858	1,663,224 18	40,609 80	26	22,934 28
55-59.....	1,357	1,279,792 62	37,154 00	32	28,587 60
60-64.....	774	741,155 42	26,168 40	29	27,742 20
65-69.....	334	341,474 04	14,901 60	18	14,500 00
70-74.....	111	78,500 00	49 60	9	5,700 00
75-79.....	25	9,750 00	.....	1	400 00
80-84.....	.....	.....	.....	.....	.....
85 & over .....	.....	.....	.....	.....	.....
Totals .....	25,777	20,504,496 20	375,145 60	217	176,410 88

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 39 Browning Avenue, Toronto, Ont.

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- H. C. Hocken, Grand Master .....Toronto.
- James F. Harper, Grand Treasurer .....Hamilton.
- W. M. Fitzgerald, Grand Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 39,091.

Number of members of the Society who died during 1916, 503.

Total amount of funeral benefits paid in 1916, in respect of deceased members, \$1,105.00.

Amount standing to credit of Sick and Funeral Fund, \$34,528.61.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 142.

Total amount of benefits paid in 1916, in respect of sick members, \$1,652.80.

Number of weeks' sickness experienced in 1916, 547.

Amount paid for medical attendance during 1916, \$4,822.28.

III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1916 .....	\$401 65
Cash on deposit, Bank of Hamilton, Hamilton .....	8,145 05
Total . . . . .	<u>\$8,546 70</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited March 9th, 1917, and the names and addresses of the auditors for 1916 are W. H. Taylor, Aurora, and A. A. Gray, Toronto.  
Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.  
Amount of bond of Treasurer, \$2,000.00.



VI. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$8,097.56.

Cash received during 1916 from:

Applications . . . . .	\$40 50
Assessments . . . . .	260 00
Per capita tax and levies . . . . .	9,414 75
Interest and dividends . . . . .	181 06
All other sources . . . . .	175 00
Total . . . . .	<u>\$10,071 31</u>

VII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1916 for:		
Commission . . . . .	\$3,476 71	.....
Registration fee . . . . .	25 00	.....
Expenses of annual meeting . . . . .	94 35	.....
Supplies bought . . . . .	26 85	.....
Travelling expenses . . . . .	81 95	.....
Rent, light, heat and taxes . . . . .	50 00	.....
Managing officers' salaries . . . . .	1,315 00	.....
Printing, stationery and advertising . . . . .	607 80	.....
Postage, telegrams and express . . . . .	175 76	.....
Premium for guarantee of Lodge Officers . . . . .	8 00	.....
Total expenses of management . . . . .	<u>5,861 42</u>	.....

(b) Miscellaneous Expenditure.

Per capita tax and levies, other than for management...	1,760 75	.....
Sick benefits . . . . .	.....	\$1,652 80
Funeral benefits . . . . .	.....	1,105 00
Medical attendance . . . . .	.....	4,822 28
Grants to orphanages . . . . .	250 00	.....
Grants to French missions . . . . .	500 00	.....
Grants to Legislative Committee . . . . .	1,250 00	.....
Totals . . . . .	<u>\$9,622 17</u>	<u>\$7,580 08</u>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND  
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Samuel Pollock, Past Grand President .....Toronto.  
L. H. Reid, Grand President .....Toronto.  
Geo. McComb, Grand Vice-President .....Toronto.  
James Steele, Grand Secretary .....Toronto.  
Robert Kerr, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1916, was 482.

Number of members who died during 1916, 8.

Total amount of funeral benefits paid during 1916, \$800.00.

II. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Lodges.

Number of members who received sick benefits during 1916, 8.

Amount of sick benefits paid in 1916, \$130.50.

Number of weeks' illness experienced in 1916, 45.

Amount paid for medical attendance during 1916, \$423.04.

Amount of cash standing to credit of general fund, \$2,005.02.

III. ASSETS.

Cash, 31st December, 1916, in bank, Toronto .....	\$2,005 02
Total assets .....	<u>\$2,005 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1916, payable March, June, September, and December.

The Society's accounts were duly audited February 24th, 1917.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1916: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1916, in the organization or management of the Society.  
No changes were made in the constitution and rules, in relation to benefits.

#### VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), Grand Body, \$2,006.66; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1916 from:		
Dues . . . . .	.....	\$1,528 15
Application fees . . . . .	.....	35 00
Assessments . . . . .	\$841 45	.....
Supplies sold . . . . .	13 25	.....
Interest . . . . .	27 21	.....
All other . . . . .	75 75	.....
Total . . . . .	<u>\$957 66</u>	<u>\$1,563 15</u>

#### VIII. CASH EXPENDITURE.

##### (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Registration fee . . . . .	\$3 00	.....
Travelling expenses . . . . .	5 60	.....
Rent, light, heat, etc. . . . .	6 00	.....
Printing, stationery and advertising . . . . .	42 50	.....
Postage, etc. . . . .	32 00	.....
Salaries . . . . .	4 00	.....
Other management expenses . . . . .	66 20	.....
Total expenses of management . . . . .	<u>159 30</u>	<u>.....</u>

##### (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	800 00	.....
Sick benefits . . . . .	.....	\$130 50
Medical attendance . . . . .	.....	423 04
Gratuities . . . . .	.....	5 00
Grand total . . . . .	<u>\$959 30</u>	<u>\$558 54</u>



TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Police Headquarters, Toronto.

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Payne, Chairman .....Toronto.  
Thos. Bustard, Secretary .....Toronto.  
Col. H. J. Grasett, Treasurer .....Toronto.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force 31st December, 1915 .....	681
New contracts taken during 1916 .....	16
	<hr/>
	697
Deductions:	
Contracts surrendered in 1916 .....	84
Contracts matured in 1916 .....	2
Contracts cancelled .....	16
	<hr/>
	102
Net endowment contracts on foot 31st December, 1916 .....	595

V. ASSETS.

Mortgages . . . . .	\$50,000 00
Bonds, debentures, etc. . . . .	592,791 63
Cash on deposit in Imperial Bank, Toronto . . . . .	21,745 60
	<hr/>
Total assets .....	\$664,537 23

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1916: None.  
Twelve assessments were made during the year 1916, payable the first day of each month.  
The Society's accounts for the year 1916 were duly audited on the 9th day of February, 1917.  
The books of account and record are: Pensioners' Ledger and Minute Book.  
The auditors for 1916 were Walter Sterling and A. E. Black, Toronto.  
No changes were made during the year 1916 in the Constitution and Rules of the Society in relation to assessments and pensions.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$88,847.38.

Cash received during 1916 from:

Assessments . . . . .	\$50,960 88
Interest and dividends . . . . .	32,528 12
Fines . . . . .	680 97
Deposit account <i>re</i> War Loan Bond . . . . .	94,015 58
Subscription <i>re</i> Patriotic and Red Cross . . . . .	20,622 55
Criminal justice money . . . . .	1,462 18
Other sources . . . . .	14,144 34
Cash received from investments (not extended), \$33,674.49.	

Total receipts . . . . .	<u>\$214,414 62</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs and medical . . . . .	\$197 00
Printing, stationery, etc. . . . .	108 00
Salaries . . . . .	250 00
Registration fee . . . . .	10 00

Total expenses of management . . . . .	<u>565 00</u>
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(b) *Miscellaneous Expenditure.*

Pensions or payments in the nature thereof . . . . .	35,156 76
Refund of sick stoppages . . . . .	1,431 82
Refund criminal justice . . . . .	900 38
Donation Red Cross Fund . . . . .	1,835 28
Insurance premiums <i>re</i> military service . . . . .	803 95
Donation, Prisoners of War Bread Fund . . . . .	270 00
Donation, Patriotic Fund . . . . .	18,787 27
All other expenditure . . . . .	150 00
For investments (not extended), \$255,290.43.	

Total expenditure . . . . .	<u>\$59,900 46</u>
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## THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ont.*

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John Clark, President .....	Hamilton.
Joseph Crocker, Secretary .....	Hamilton.
Arthur Wallace, Committeeman .....	Hamilton.
Henry Sayer, Committeeman .....	Hamilton.
Robert Lentz, Committeeman .....	Hamilton.
Charles Green, Committeeman .....	Hamilton.
W. R. Whatley, Treasurer .....	Hamilton.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 97.

Total amount of funeral benefits paid during 1916: Nil.

Number of members of the Society who died during 1916: None.

## V. ASSETS.

Cash value of mortgages .....	\$69,200 63
Bonds, debentures, etc. ....	27,000 00
Cash on deposit to Society's credit in Bank of Hamilton .....	7,276 12
Interest due .....	2,718 28
Total .....	<u>\$106,195 03</u>

## VI. LIABILITIES.

Total amount of liabilities at 31st December, 1916: None.

## VII. MISCELLANEOUS.

No action was instituted against the Society during 1916.

Twenty-four assessments were made during 1916.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1916 were duly audited 20th January, 1917.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.



## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$5,580.25.

Cash received during 1916 from:

Assessments . . . . .	\$8,595 31
Interest . . . . .	6,000 26
Repayment of loan, \$6,499.37.	

Total receipts . . . . .	<u>\$14,595 57</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$12 26
Registration and filing fees . . . . .	4 00
Salaries and auditors, etc. . . . .	20 00
Printing . . . . .	8 00
Postage . . . . .	25
	<u>44 51</u>

*(b) Miscellaneous Expenditure.*

Pensions to members . . . . .	2,690 68
For investments (not extended), \$16,663.88.	

Total expenses . . . . .	<u>\$2,735 19</u>
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## LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Robert Egelton, Chairman .....London.  
 Elmer Walsh, Secretary .....London.  
 W. T. Williams, Treasurer .....London.

## V. ASSETS.

Bonds, debentures, etc. ....	\$65,500 00
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Company .....	7,573 53
Total assets .....	<u>\$73,073 53</u>

## IV. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1916 were duly audited, January 25th, 1917.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1916: James S. Bell and Thomas Nickle, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1916.

Number of members on 31st December, 1916, 45.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$5,310.28.

Cash receipts for 1916:

Assessments . . . . .	\$2,941 80
Interest and dividends .....	3,140 38
All other sources .....	555 00
From investments (not extended), \$1,000.00.	

Total receipts .....	<u>\$6,637 18</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration . . . . .	\$3 00
Salaries . . . . .	10 00
All other expenses . . . . .	32 10
<hr/>	
Total expenses of management . . . . .	45 10

(b) *Miscellaneous Expenditure.*

Gratuities . . . . .	328 83
For investments, etc. (not extended), \$5,000.00.	
<hr/>	
Total expenditure . . . . .	\$373 93
<hr/>	



THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH  
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, St. James Street, Montreal.*

Head Office in Ontario: The office of the Bank of British North America, corner  
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. B. MacKenzie, President.....	Montreal, Que.
J. Dodds, Vice-President.....	London, England.
J. Anderson, Trustee.....	Montreal, Que.
O. R. Rowley, Trustee.....	Montreal, Que.
H. A. Harvey, Trustee.....	Montreal, Que.
J. McEachern, Trustee.....	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer.....	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages .....	\$25,000 00
Cash value of bonds, debentures, etc. ....	321,854 00
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que. ....	11,376 68
Total assets .....	<u>\$358,230 68</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly and quarterly.

The Fund's accounts were duly audited during 1916 on the 19th December, 1916.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1916 were as follows: Price Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$18,436.98.

Cash received during 1916 from:

Interest . . . . .	\$18,022 42
Subscriptions from married members, and fees from unmarried members . . . . .	11,630 81
Donations from Bank . . . . .	8,727 64
Cash received from repayments of loan (not extended), \$47,278.65.	

Total receipts . . . . .	<u>\$38,380 87</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for: .

Law costs . . . . .	\$1 00
Registration fee . . . . .	10 00

Total expenses of management . . . . .	<u>\$11 00</u>
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*(b) Miscellaneous Expenditure.*

Benefits to widows and orphans . . . . .	9,831 48
Other expenditure . . . . .	937 88
For investments, etc. (not extended), \$81,939.46.	

Total expenditure . . . . .	<u>\$10,780 36</u>
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## TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Robert Elliott, President .....	Toronto.
E. G. How, Treasurer .....	Toronto.
Samuel Hadden, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,117.

Number of members who died during 1916, 11.

Amount of funeral benefits paid in 1916, \$550.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1916, \$2,573.71.

## II. SICK BENEFITS.

Number of members who received sick benefits in 1916, 100.

Amount of sick benefits paid in 1916, \$1,845.00.

Number of weeks' sickness experienced in 1916, 369.

## III. ASSETS.

War Loan Bond .....	\$2,000 00
Sick and Funeral Fund (Merchants Bank) .....	573 71
	<hr/>
	\$2,573 71
	<hr/>

## IV. LIABILITIES.--None.

## V. MISCELLANEOUS.

The Society's books were audited during 1916 quarterly.

Names and addresses of auditors for 1916 were as follows: W. R. Steep, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$400.00.

Amount of bond of Treasurer, \$400.00.



## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,381.35.

Cash received during 1916 from:

Dues . . . . .	\$2,409 97
Interest . . . . .	187 39
Total receipts . . . . .	<u>\$2,597 36</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

All management expenses are paid by the Union.

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	\$1,845 00
Funeral benefits (\$4,075.00 paid by International) . . . . .	550 00
Total expenditure . . . . .	<u>\$2,395 00</u>

METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, John and Queen Streets, Toronto.

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thos. Body, President .....Toronto.  
Thos. Baxter, Vice-President .....Toronto.  
A. J. Saunders, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 169.  
Number of members who died during 1916, 2.  
Amount of funeral benefits paid in 1916, \$175.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 34.  
Amount of benefits paid in 1916, \$612.50.  
Number of weeks' sickness experienced in 1916, 132½.  
Balance to credit of fund, \$823.19.

III. ASSETS.

Cash in Imperial Bank .....	\$813 19
Total . . . . .	<u>\$813 19</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 11th January, 1917.  
The books of account kept by the Society are: Cash Book and Record Book.  
Names and addresses of auditors of accounts for 1916: Geo. A. Rumsby and O. Gammond, Toronto, Ont.  
Assessments are made weekly and are payable each Saturday.  
Number of assessments made during 1916, 48.  
No changes were, during 1916, made in the Constitution and Rules in relation to insurance certificates.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$843.34.

Cash received during 1916 from:

Dues . . . . .	\$804 85
Interest . . . . .	18 80
Total receipts . . . . .	<u>\$823 65</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Salaries . . . . .	61 30
Postage, etc. . . . .	2 00
Total expenses of management . . . . .	<u>\$66 30</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	175 00
Sick benefits . . . . .	612 50
Total expenditure . . . . .	<u>\$853 80</u>



## H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Foresters' Hall, James Street N., Hamilton, Ont.*

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John Gardner, President .....	Hamilton.
Wm. H. Simons, Treasurer .....	Hamilton.
Edward P. Wyatt, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 85.

One member died during 1916, and funeral benefits were paid amounting to \$80.00.

Amount standing to credit of Funeral Benefit Fund, \$1,154.01.

## II. SICK BENEFITS.

Amount paid for medical attendance .....	\$85 50
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## III. ASSETS.

Cash on hand .....	\$4 32
Cash deposited with the Hamilton Provident and Loan Society .....	1,149 69
Total assets .....	<u>\$1,154 01</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited on 17th June, 1916, and 13th January, 1917.

Names and post office address of the auditors for 1916: W. H. Porter and Wm. Jones, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. Certain changes were made in the by-laws during 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,150.39.

Cash received during 1916 from:

Application fee .....	\$1 50
Initiation fees .....	4 50
Dues . . . . .	207 20
Donations . . . . .	93 00

Interest . . . . .	40 20
Fines . . . . .	1 60
All other sources . . . . .	7 67
Total receipts . . . . .	<u>\$355 67</u>

## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

## Cash paid during 1916 for:

Commission . . . . .	\$10 75
Supplies bought . . . . .	9 60
Registration fee . . . . .	3 00
Salaries . . . . .	26 54
Rent . . . . .	15 00
Printing, etc. . . . .	8 30
Postage . . . . .	8 91
Other expenditures . . . . .	104 45
Total management expenses . . . . .	<u>\$186 55</u>

## (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	80 00
Medical attendance . . . . .	85 50
Total expenditure . . . . .	<u>\$352 05</u>

BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. N. Deitsch, President .....	Toronto.
L. F. Vetter, Treasurer .....	Toronto.
H. Tindale, Rec. Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 45.

Number of members who died during 1916, 2.

Amount of funeral benefits paid in respect of deceased members, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 3.

Amount of sick benefits paid during 1916, \$76.00.

Number of weeks' sickness experienced during 1916, 21.

Amount paid for medical attendance during 1916, \$58.75.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1916, \$3,781.07.

III. ASSETS.

Cash on hand .....	\$18 58
Cash in Home Bank of Canada .....	3,762 49
Total assets .....	<u>\$3,781 07</u>

IV. LIABILITIES.—\$100.00.

V. MISCELLANEOUS.

The Society's accounts were duly audited 8th January, 1917.

Names and addresses of the auditors of accounts for 1916: George Stroud and Thos. Watts, Toronto.

No changes were, during 1916, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$3,584.59.

Cash received during 1916 from:

Initiation fees .....	\$10 00
Dues . . . . .	260 73
Interest . . . . .	109 55
<hr/>	
Total receipts .....	\$380 28
<hr/>	

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent . . . . .	18 00
Salaries . . . . .	8 00
Postage and printing .....	10 05
<hr/>	
Total expenses of management .....	\$39 05

*(b) Miscellaneous Expenditure.*

Sick benefits .....	76 00
Medical attendance .....	58 75
Other expenditure .....	10 00
<hr/>	
Total expenditure .....	\$183 80
<hr/>	

## TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Church Street, Toronto.*

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;  
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Scott, President .....Toronto.  
W. D. Robins, Financial Secretary .....Toronto.  
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer  
(Labor Temple) .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,566, and nearly 700 at war.

Number of members who died during 1916, 15 at home and 18 at war.

Amount of funeral benefits paid in respect of deceased members, \$5,750.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 296.

Total amount of benefits paid in 1916 in respect of sick members, \$5,761.56.

Number of weeks' sickness experienced in 1916, 1,091.

Amount paid for medical attendance during 1916, \$1,245.50.

Amount standing to credit of Sick Fund, 31st December, 1916, \$500.00.

## III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1916 .....	\$500 00
Total . . . . .	<u>\$500 00</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1916 on the last day of March, June, September and December.

Name and address of auditor for 1916 was as follows: Geo. Coney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

No changes were made during 1916 in the constitution and rules.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

## VII. CASH RECEIPTS.

Cash balance, 31st December, 1915, \$1,240.66.

Cash received during 1916 from:

Dues . . . . .	\$5,420 00
International Union . . . . .	6,185 20
Honour Roll . . . . .	411 20
Total receipts . . . . .	<u>\$12,016 40</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

All expenses of management are paid from the general fund.

*(b) Miscellaneous Expenditure.*

Funeral benefits (paid by International) . . . . .	\$5,750 00
Sick benefits . . . . .	5,761 56
Medical attendance . . . . .	1,245 50
Total expenditure . . . . .	<u>\$12,757 06</u>



## THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, King and Simcoe Streets, Toronto, Ont.*

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1916, were as follows:

William C. Jex, President, Dominion Express .....Toronto.  
 W. M. Carruthers, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,062.

Number of members who died during 1916, 7.

Amount of funeral benefits paid, \$1,050.00.

Cash standing to credit of Funeral Benefit Fund, \$97.10.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1916, 245.

Total amount of sick benefits paid in 1916, \$5,623.72.

Number of weeks' sickness experienced in 1916, 937 3-7.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1916, \$3,989.74.

## III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit .....	\$3,989 74
Cash in Dominion Bank, Toronto, Funeral Benefit Fund .....	97 10
Total assets .....	<u>\$4,086 84</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1916.

The Society's books were duly audited on January 10th, 1916.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1916 were as follows: W. J. Wilson, Jas. Basnett, and A. H. McInnis, Toronto.

Amount of bonds of Secretary-Treasurer, \$500.

## VII. CASH RECEIPTS.

Amount of cash on hand, 31st December, 1915, \$5,048.46.

Cash received during 1916 from:

Dues . . . . .	\$6,056 50
Initiations . . . . .	182 50
Interest . . . . .	108 35
Total receipts . . . . .	<u>\$6,347 35</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$7 50
Registration . . . . .	10 00
Salaries, officers' and auditors' fees . . . . .	456 00
Printing, stationery and advertising . . . . .	94 00
Guarantee for Secretary-Treasurer . . . . .	5 00
Postage . . . . .	25 75
Slips returned, etc. . . . .	37 00
Total expenses of management . . . . .	<u>\$635 25</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	1,050 00
Sick benefits . . . . .	5,623 72
Total expenditure . . . . .	<u>\$7,308 97</u>

## WM. &amp; J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, 6 Church Street, Toronto.*

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

F. Metcalf, President .....Toronto.  
 J. G. Greey, Treasurer .....Toronto.  
 F. D. Hunt, Secretary .....Toronto.

## II. SICK BENEFITS.

Number of members in the Society at 31st December, 1916, 84.  
 Number of members who received sick benefits during 1916, 16.  
 Total amount of sick benefits paid during 1916, \$157.40.  
 Number of weeks' sickness experienced during 1916, 39½.  
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$192.02.

## III. ASSETS.

Cash in Imperial Bank, Toronto .....	\$192 02
Total assets .....	\$192 02

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

One member of the Society died in 1916.  
 Assessments were made for the purpose of benefits monthly, and special assessments when required.

Eight such assessments were made during the year 1916.

The Society's books were duly audited January, April, July, and October, 1916.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1916 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$173.97.

Cash received during 1916 from:

Assessments .....	\$147 50
Interest .....	6 15
Donation from firm .....	36 80
Total .....	\$190 45

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Secretary . . . . .	12 00
<hr/>	
Total management expenses .....	\$15 00

*(b) Miscellaneous Expenditure.*

Sick benefits .....	157 40
<hr/>	
Total expenditure .....	\$172 40
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KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodstock, Ontario.

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Leo. Matthew, President .....Woodstock.  
W. Holmes, Vice-President .....Woodstock.  
Jno. Page, Secretary-Treasurer .....Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1916, one.  
Amount of funeral benefits paid during 1916, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 52.  
Number of members who have received sick benefits during 1916, 13.  
Number of weeks' sickness experienced during 1916, 40 2-3.  
Amount paid in respect of sick members during 1916, \$122.00.  
Total amount of cash standing to credit of fund at 31st December, 1916, \$60.02.

III. ASSETS.

Cash on hand .....	\$0 20
Cash in Royal Bank, Woodstock .....	59 82
<hr/>	
Total assets .....	\$60 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.  
The accounts were audited on the 24th March, 1917.  
Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.  
Books of account kept: Cash Book, Ledger, Membership and Minute Book.  
No changes were made in the Constitution during 1916.

VII. CASH RECEIPTS.

Balance from 1915 (not extended), \$12.22.	
Cash received during 1916 from:	
Assessments .....	\$179 00
<hr/>	
Total receipts .....	\$179 00

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration . . . . .	\$3 00
Salaries . . . . .	5 20
Postage, etc. . . . .	1 00
<hr/>	
Total expenses of management . . . . .	\$9 20

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	122 00
<hr/>	
Total expenditure . . . . .	\$131 20
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THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford.

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. Cockshutt, Honorary President .....	Brantford.
H. Attwell, President .....	Brantford.
L. Brown, First Vice-President .....	Brantford.
A. Ellins, Second Vice-President .....	Brantford.
J. Kirkpatrick, Secretary .....	Brantford.
P. M. Yule, Treasurer .....	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 440. Number of members who died during 1916, 6, and funeral benefits were paid amounting to \$240.00. Total cash standing to credit of Funeral Benefit Fund at 31st December, 1916, \$594.90.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Eighty-seven members received sick benefits during 1916, amounting to \$1,025.70. Number of weeks' sickness experienced in 1916, 257.

III. ASSETS.

Cash in Bank of Montreal, Brantford .....	\$594 90
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IV. LIABILITIES.—None.

VI. LIABILITIES.

Assessments are made monthly, or oftener if necessary. The Society's accounts were audited January 20th, 1917. The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book. Names and post office addresses of the auditors of accounts of 1916: Chas. Faulds and C. R. Stiles, Brantford. No changes were made in regard to sick benefits during 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$616.83.

Cash received during 1916 from:

Assessments . . . . .	\$1,481 65
Interest and dividends . . . . .	14 39
Total . . . . .	<u>\$1,496 04</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$0 50
Registration fee . . . . .	3 00
Printing, stationery and advertising . . . . .	19 00
Officers' salaries, etc. . . . .	143 69
Other expenses . . . . .	3 08
Total . . . . .	<u>\$169 27</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	240 00
Sick benefits . . . . .	1,025 70
Gratuities . . . . .	83 00
Grand total . . . . .	<u>\$1,517 97</u>



COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Yarrow, President .....Toronto.  
H. Meade, Secretary .....Toronto.  
T. R. Hughes, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1916, 74.

Number of members who died during 1916, 1.

Amount of funeral benefits paid during 1916, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 14.

Amount paid for sick benefits during 1916, \$94.50.

Number of weeks' sickness experienced in 1916, 31½.

Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto .....	\$150 00
Total assets .....	<u>\$150 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 22nd, 1916.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1916 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$150.00.

Cash received during 1916 from:

Initiation fees .....	\$11 00
Dues .....	205 25
Interest .....	5 43
Total .....	<u>\$221 68</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Salaries, officers' and auditors' fees .....	\$20 00
Registration fee .....	3 00
Premium for guarantee of officers .....	2 50
Postage .....	2 00
Total expenses of management .....	<u>\$27 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	30 00
Sick benefits .....	94 50
Dividend .....	69 68
Total expenditure .....	<u>\$221 68</u>

THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Port Perry, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Col. M. K. Adams, Grand Master (overseas).....Picton.  
Robert C. Newman, acting Grand Master..... Toronto.  
Miles S. Plumley, Grand Secretary .....St. Catharines.  
Mrs. George F. Burnett, Grand Treasurer.....Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1916, was about 5,500.

Total number of members who died during 1916, 19.  
Amount of funeral benefits paid in respect of deceased members in 1916, \$1,850.00.  
Cash standing at credit of Funeral Fund at 31st December, 1916, \$1,404.31.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.  
Number of members who received sick benefits during 1916, 28.  
Amount of benefits paid in 1916 in respect of sick members, \$309.06.  
Number of weeks' sickness experienced in 1916, 153.  
Amount paid for medical attendance, \$178.06.  
Total amount standing to credit of Sick Benefit Fund, \$801.58.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Bank of Nova Scotia, Toronto .....	\$1,620 14	.....
All other assets .....	1,500 00	.....
Total . . . . .	\$3,120 14	.....

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1916, payable before the 10th of each month.

The books and accounts were duly audited on August 9th, 1916.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1916: W. A. Ringer, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

No changes were made in the constitution and rules during 1916.

VII. CASH RECEIPTS.

Grand Body.

Cash balances from 1915 (not extended), \$1,127.70.

Cash received during 1916 from:

Assessments . . . . .	\$2,191 34
Per capita tax levies and charter fees . . . . .	1,378 35
Interest . . . . .	30 53
Total receipts . . . . .	<u>\$3,600 22</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Lodges.
Cash paid during 1916 for:		
Commission . . . . .	\$10 00	.....
Registration fee . . . . .	25 00	.....
Annual meeting . . . . .	31 95	.....
Supplies bought . . . . .	146 93	.....
Travelling expenses . . . . .	22 40	.....
Salaries, officers' and auditors' fees . . . . .	610 00	.....
Printing, stationery and advertising . . . . .	202 50	.....
Postage, telegrams and express . . . . .	100 00	.....
Premiums for guarantee of lodge officers . . . . .	2 50	.....
Other expenditures . . . . .	106 50	.....
Total management expenses . . . . .	<u>\$1,257 78</u>	.....

(b) Miscellaneous Expenditure.

Funeral benefits . . . . .	1,850 00	.....
Sick benefits . . . . .	.....	\$309 06
Medical attendance . . . . .	.....	178 06
Total expenditure . . . . .	<u>\$3,107 78</u>	<u>\$487 12</u>



### LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 31st December, 1916, were as follows:

Wm. M. Fitzgerald, President .....Toronto.  
 Mrs. J. Reynolds, Secretary .....Hamilton.  
 Mrs. Geo. F. Burnett, Treasurer .....Toronto.

#### CASH RECEIPTS.

Cash balance from 1915 (not extended), \$6,006.88.

Cash received during 1916 from:

Interest and dividends .....	\$139 39
Donations . . . . .	10,663 49
Total receipts .....	<u>\$10,802 88</u>

#### CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1916 for:

Mortgage and interest .....	\$1,275 00
Supplies bought .....	1,126 58
Travelling expenses .....	305 15
Rent, light, heat and taxes .....	950 77
Salaries . . . . .	1,872 00
Printing, etc. ....	274 23
Postage, telephones, telegrams and express .....	271 83
Premiums for guarantee of officers .....	5 00
Other management expenses .....	3,895 68
Total expenses of management .....	<u>\$9,976 24</u>

##### (b) Miscellaneous Expenditure.

Medical attendance .....	43 25
Total expenditure .....	<u>\$10,019 49</u>

#### ASSETS.

Real estate .....	\$18,500 00
Bank of Nova Scotia, Toronto .....	6,790 27
All other assets .....	2,500 00
Total . . . . .	<u>\$27,790 27</u>

#### LIABILITIES.

Mortgage . . . . .	\$4,000 00
Unpaid accounts and salaries .....	325 10
Total . . . . .	<u>\$4,325 10</u>

## THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, 420 Gladstone Avenue, Toronto, Ont.*

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Wm. H. Hoop, President ..... Winnipeg, Man.  
 Alex. McMordie, Secretary-Treasurer ..... Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1915 .....	1,174
Add contracts taken during 1916, new or renewed .....	75
	<hr/>
Gross number on foot at any time during 1915 .....	1,249
Contracts matured in 1916* .....	12
Contracts lapsed in 1916 .....	18
	<hr/>
Total deductions .....	30
	<hr/>
	30
	<hr/>
Net contracts on foot 31st December, 1916 .....	1,219
	<hr/>
Number of certificates temporarily suspended .....	20
	<hr/>

## III AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto .....	\$3,753 24
Provincial Treasurer of Quebec .....	2,000 00
	<hr/>
Total assets .....	\$5,753 24
	<hr/>

## VI. LIABILITIES.

Amount of claim resisted .....	\$1,000 00
	<hr/>

\*Assessments are made for purposes of life insurance certificates on date of death of member, and are payable within 30 days, one advance assessment being kept on hand.

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1916 in Ontario.

Thirteen assessments were made during 1916.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1916 on January 15th, 1917.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1916: Frank Secord and Chas. Onley, Toronto.

Number of members in Ontario, 407.

Number of members in Ontario who died during 1916, 6.

Amount paid as death claims to Ontario members, \$6,000.00.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$3,600.73.

Cash received during 1916 from:

Assessments . . . . .	\$13,946 25
Per capita tax and levies . . . . .	595 50
Interest . . . . .	107 23
Supplies sold . . . . .	18 00
Total receipts . . . . .	<u>\$14,666 98</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$194 21
Registration fees . . . . .	66 00
Expenses of annual or biennial meeting . . . . .	310 25
Travelling expenses . . . . .	39 10
Supplies bought . . . . .	101 37
Salaries . . . . .	146 28
Printing . . . . .	108 60
Postage, telegrams and express . . . . .	48 66
Total expenses of management . . . . .	<u>\$1,014 47</u>

(b) *Miscellaneous Expenditure.*

Life insurance other than endowments . . . . .	11,500 00
Total expenditure . . . . .	<u>\$12,514 47</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	104	103,250 00	1,293 00	1	1,000 00
25-29.....	281	271,750 00	3,386 25	3	3,000 00
30-34.....	310	301,250 00	3,767 25	2	2,000 00
35-39.....	212	203,500 00	2,546 50	2	1,500 00
40-44.....	49	47,000 00	588 50	1	1,000 00
45-49.....	65	64,250 00	803 25	.....	.....
50-54.....	82	81,250 00	1,015 75	1	1,000 00
55-59.....	66	65,500 00	819 00	1	1,000 00
60-64.....	39	35,750 00	447 75	.....	.....
65-69.....	16	14,250 00	178 75	1	1,000 00
70-74.....	7	7,000 00	87 50	.....	.....
75-79.....	3	3,000 00	37 50	.....	.....
80-84.....	3	3,000 00	37 50	.....	.....
85 & over.....	2	2,000 00	25 00	.....	.....
Totals.....	1,239	1,202,750 00	15,033 50	12	11,500 00



## POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Post Office, Toronto.*

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Dowling, President .....Toronto.  
 A. T. Middleton, Treasurer .....Toronto.  
 W. L. C. Allwell, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1916, was 245.

Number of members who died during 1916, 3.

Total amount of funeral benefits paid in 1916, \$750.00.

Cash in Funeral Benefit Fund, 31st December, 1916, \$666.76.

## II. SICK BENEFITS.—None.

## III. ASSETS.

Cash on deposit in Imperial Bank .....	\$666 76
Total . . . . .	<u>\$666 76</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Three assessments were made during 1916.

The Society's accounts were duly audited on February 1st, 1917.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1916: H. C. M. Willmott and H. C. Sloan, Toronto.

No changes were made in relation to insurance certificates in 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$505.13.

Cash received during 1916 from:

Application fees .....	\$25 00
Assessments . . . . .	908 00
Interest . . . . .	12 15
Total . . . . .	<u>\$945 15</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Secretary's salary .....	25 00
Supplies bought .....	5 50
War tax .....	02
<hr/>	
Total expenses of management .....	\$33 52

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	750 00
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Total expenditure .....	<u>\$783 52</u>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 915 King Street West, Toronto.

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thomas DeRose, President .....	Toronto.
E. Gray, 1st Vice-President .....	Toronto.
E. Mason, 2nd Vice-President .....	Toronto.
James Conlan, Treasurer .....	Toronto.
Thomas Carruthers, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1916, 2,000.

Number of members who died during 1916, 10.

Total amount of funeral benefits paid in 1916, in respect of deceased members,  
\$600.00.

Number of members' wives who died during 1916, 6.

Amount of funeral benefits paid in 1916 in respect of deceased wives, \$165.00.

Amount at the credit of the General Fund at 31st December, 1916, \$1,776.04.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1916, 478.

Total amount of sick benefits paid in 1916, \$4,317.50.

Number of weeks' sickness paid in 1916, 719½.

Nothing was paid out for medical attendance during 1916.

III. ASSETS.

Cash in Dominion Bank, Toronto .....	\$1,776 04
Total assets .....	<u>\$1,776 04</u>

IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No changes were made in 1916 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1916.

The accounts were audited July 6th, 1916, and January 12th, 1917.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1916 were: Joseph Coulter and John Hibbert, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,317.34.

Cash received during 1916 from:

Assessments . . . . .	\$5,871 85
Interest . . . . .	37 70
Total . . . . .	<u>\$5,909 55</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee (renewal) . . . . .	\$15 00
Postage . . . . .	1 45
Travelling expenses (car tickets) . . . . .	51 00
Managing officers' salaries and officers' and auditors' fees . . . . .	150 00
Other management expenses . . . . .	150 90
Expenses of management . . . . .	<u>368 35</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	765 00
Sick benefits . . . . .	4,317 50
Total expenditure . . . . .	<u>\$5,450 85</u>



MASSEY-HARRIS, LIMITED, BRANTFORD, EMPLOYEES' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ont.

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1916, were as follows:

C. F. Johnson, President .....	Brantford.
J. E. Denton, First Vice-President .....	Brantford.
Jas. Binkley, Second Vice-President .....	Brantford.
J. R. Harmer, Secretary .....	Brantford.
Franklin Grobb, Treasurer .....	Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The total membership at 31st December, 1916, was 800.  
Number of members of the Society who died in 1916, 3.  
Funeral benefits were paid in 1916, amounting to \$144.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.  
Number of members who received sick benefits during 1916, 92.  
Total amount of sick benefits paid in 1916, \$1,302.25.  
Number of weeks' sickness experienced in 1915, 332.  
Total amount to credit of the Sick Benefit Fund at 31st December, 1916, \$1,307.06.

III. ASSETS.

Cash value of bond .....	\$500 00
Cash deposited in Standard Bank, Brantford .....	1,307 06
Other assets .....	12 00
Total assets .....	<u>\$1,819 06</u>

IV. LIABILITIES.

Liabilities . . . . .	\$2 60
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V. MISCELLANEOUS.

Thirteen assessments were made in 1916 for the purpose of funeral and sick benefits, payable every four week.  
The Society's accounts for 1916 were audited January 4th, 1917.  
The following books of record and account are kept: Minute Book, and Cash Book.  
The names and post office addresses of the auditors for 1915 were as follows:  
E. E. Uptgrove and S. G. Macklin, Brantford.  
Certain changes were made in 1916 in the Constitution and Rules of the Society in relation to benefits and change of name.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$961.48.

Cash received during 1916 from:

Dues . . . . .	\$2,022 55
Interest on bond . . . . .	25 00
All other sources . . . . .	3 18
Total receipts . . . . .	<u>\$2,050 73</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$4 85
Registration fee . . . . .	10 00
Officers' and auditors' fees . . . . .	131 00
Printing, stationery, etc. . . . .	52 00
Supplies bought . . . . .	-50
Order-in-Council <i>re</i> change of name . . . . .	4 00
Total expenses of management . . . . .	<u>\$202 35</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	144 00
Sick benefits . . . . .	1,302 25
Gratuities . . . . .	53 75
War stamps . . . . .	2 80
Total expenditure . . . . .	<u>\$1,705 15</u>

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1916, were as follows:

James Smith, President .....Woodstock.  
Henry Pearson, Treasurer .....Woodstock.  
Thos. Armstrong, Secretary .....Woodstock.

I. FUNERAL BENEFITS.

Two members died during 1916, and \$24.00 benefits were paid.  
One member's wife died.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 201.  
Number of members who received benefits during 1916, 61.  
Total amount of benefits paid in 1916, \$456.85.  
Number of weeks' sickness experienced in 1916, 160 1-6.  
Total amount of cash standing to credit of Sick Benefit Fund, \$256.30.

III. ASSETS.

Cash in Bank of Commerce, Woodstock ..... \$256 30

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly if required, and are payable 1st of each month. Nine such assessments were made during 1916.  
Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.  
The Society's books were duly audited June 9th, 1917.  
The names and post office addresses of the auditors for 1916 were as follows:  
Geo. Coleman and J. V. Spedding, Woodstock.  
No changes were made during 1916 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$326.52.

Cash received during 1916 from:

Application fees .....	\$100 00
Assessments . . . . .	414 05
Interest . . . . .	8 98
Total receipts .....	<u>\$523 03</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Law costs .....	\$1 00
Registration fee .....	3 00
Supplies bought .....	12 80
Officers' and auditors' salaries .....	85 00
Printing, etc. ....	3 10

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Total expenses of management .....	\$104 90
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*(b) Miscellaneous Expenditure.*

Funeral wreaths .....	24 00
Sick benefits .....	456 85
Refund to members .....	2 50
Oxford Patriotic Association .....	5 00

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Total expenditure .....	\$593 25
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1916, were as follows:

- Luke Williams, President .....Ottawa.
- D. Doherty, Vice-President .....Ottawa.
- W. Pennington, Treasurer .....Ottawa.
- A. E. Bullman, Financial Secretary .....Ottawa.
- J. A. Murphy, Recording Secretary .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 86.  
Number of members who died during 1916, 3.  
Funeral benefits amounting to \$40.00 were paid.  
Total amount of cash standing to credit of General Fund, \$169.50.

II. SICK BENEFITS.

Sicks benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 11, amounting to \$280.00.  
Number of weeks' sickness experienced during 1916, 101.  
Amount paid for medical attendance in 1916, \$46.49.  
Total amount cash standing to credit of General Fund, December, 1916, \$169.50.

III. ASSETS.

Cash on hand .....	\$2 83
Bank of Ottawa (General Fund) .....	169 50
Bank of Ottawa (Special Fund) .....	103 30
Bank of Ottawa (Beneficiary Fund) .....	390 57
Other assets .....	95 00
<hr/>	
Total assets .....	\$761 20

IV. LIABILITIES.—\$100.60.

V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Three such assessments were made during 1916.  
The Society's books were duly audited February 19th, 1917.  
The names and post office addresses of the auditors for 1916 were as follows:  
C. Merrifield and W. J. McGee, Ottawa.  
The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.  
No changes were made in the Constitution, Rules or By-laws during 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$787.66.

Cash received during 1916 from:

Dues . . . . .	\$349 15
Assessments . . . . .	161 00
Interest . . . . .	21 22
Investments (not extended), \$306.00.	

Total receipts . . . . .	\$531 37
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes . . . . .	30 00
Salaries, officers' and auditors' fees . . . . .	86 00
Printing, postage, etc. . . . .	4 04

Total expenses of management . . . . .	\$123 04
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*(b) Miscellaneous Expenditure.*

Benefits to widows and orphans . . . . .	163 00
Funeral benefits . . . . .	40 00
Sick benefits . . . . .	280 00
Medical attendance . . . . .	46 49
All other . . . . .	30
For investments (not extended), \$181.00.	

Total expenditure . . . . .	\$652 83
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## VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1916, were as follows:

G. Bagnato, President .....	Toronto.
S. Agliarolo, Vice-President .....	Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street .....	Toronto.
G. Parisi, Corresponding Secretary .....	Toronto.
Angelo Petti, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1916, was 18.

No members died during 1916.

Total amount of funeral benefits paid during 1916, nil.

## II. SICK BENEFITS.

Sicks benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 4.

Number of weeks' sickness experienced during 1916, 4 3-7.

Amount paid for sick benefits during 1916, \$96.46.

Amount paid for medical attendance, \$27.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$68.08.

## III. ASSETS.

Cash in Bank of Toronto .....	\$68 08
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1916.

The books of the Society were duly audited for 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended); \$92.39.

Cash received during 1916 from:

Application fees .....	\$0 50
Dues . . . . .	136 20
Supplies sold .....	75
Interest . . . . .	2 05
Total . . . . .	<u>\$139 50</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	19 50
Officers salaries .....	12 00
Postage, etc. ....	1 85
Printing, etc. ....	4 00
Total management expenses .....	<u>\$40 35</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	96 46
Medical attendance .....	27 00
Total expenditure .....	<u>\$163 81</u>



THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1916, were as follows:

H. Tansley, President .....Hamilton.  
F. J. Maw, Treasurer .....Hamilton.  
K. Knudsen, Secretary .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 280.  
Number of members who died during 1916, 6.  
Amount of funeral benefits paid during 1916, \$240.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 46.  
Amount of benefits paid in 1916, \$712.90.  
Number of weeks' sickness experienced in 1916, 151.  
Cash to credit of fund at 31st December, 1916, \$123.21.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton .....	123 21
Total assets .....	123 21

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly if required.  
Fourteen assessments were made during the year 1916.  
The accounts of the Society were duly audited for the year 1916, January 10th, 1917.  
Names and addresses of the auditors for the year 1916: Walter Turnbull and J. Blythe, Hamilton.  
Books of record or account kept: Cash, Record, Dues and Benefit Book.  
No changes were made in regard to sick benefits during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$83.70.	
Cash received during 1916 from:	
Assessments and dues .....	777 75
Donation . . . . .	259 26
Total receipts .....	\$1,037 01

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Managing officers' salary and auditors' fees .....	40 00
Postage, etc. ....	1 60

Total expenses of management .....	\$44 60
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	240 00
Sick benefits .....	712 90

Total expenditure .....	\$997 50
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HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at 31st December, 1916, were as follows:

James G. Jenks, President .....Hamilton.  
H. P. Heath, Secretary .....Hamilton.  
Cornelius Murphy, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1916, 750.  
Three members died during the year 1916.  
Amount of funeral benefits paid during 1916, \$225.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who have received sick benefits during 1916, 135.  
Amount paid for sick benefits during 1916, \$2,479.50.  
Number of weeks' sickness experienced during 1916, 508.  
Amount paid for medical attendance during 1916, \$969.15.  
Amount of cash standing to credit of Sick Fund, \$1,796.06.

III. ASSETS.

Cash in Bank of Hamilton, Hamilton .....	\$796 06
Bond . . . . .	1,000 00
Total . . . . .	<u>\$1,796 06</u>

IV. LIABILITIES.—\$18.50.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.  
The books of record and account are: Cash Book and Cheque Book.  
The accounts of the Society were audited quarterly in 1916.  
Names and addresses of the auditors for 1916: P. Erskine and P. R. Dean, Hamilton.  
Certain changes were, during 1916, made in the by-laws in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,123.56.

Cash received during 1916 from:

Dues . . . . .	\$4,495 55
Interest . . . . .	90.00
Donation . . . . .	225 00
Total receipts . . . . .	<u>\$4,810 55</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$18 24
Registration fee . . . . .	10 00
Expenses of annual meeting . . . . .	3 00
Interest . . . . .	6 25
Officers' salaries and officers' and auditors' fees . . . . .	274 00
Printing . . . . .	28 25
Postage and war tax . . . . .	41
All other . . . . .	5 50
Total expenses of management . . . . .	<u>\$345 65</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	225 00
Medical attendance . . . . .	969 15
Sick benefits . . . . .	2,479 50
Gratuities to distressed members . . . . .	72 75
Other expenses . . . . .	15 00
Total expenditure . . . . .	<u>\$4,107 05</u>



## GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Yonge and Melinda Streets, Toronto.*

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1916, were as follows:

H. H. Abbs, President .....	Toronto.	
A. Irwin, Vice-President .....	Toronto.	
T. Jeffery, Secretary-Treasurer .....	Toronto.	
R. G. Myles.....	Board of Management.....	Toronto.
R. C. Moore.....		Toronto.
W. Denning.....		Toronto.
G. A. Richards...		Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 78.

Three members died during the year 1916. Amount of funeral benefit paid, \$300.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1916, \$1,203.07.

## II. SICK BENEFITS.

Number of members who received sick benefits in 1916, 13.

The total amount of benefits paid in 1916 was \$270.00.

Number of weeks' sickness experienced in 1916, 54.

## III. ASSETS.

Actual amount of cash on hand 31st December, 1916 .....	\$1,203 07
<b>Total . . . . .</b>	<b>\$1,203 07</b>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

The Society's accounts were audited January 17th, 1917.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book, and Interest and Discount Book.

The names and post office addresses of the auditors for 1916 were: A. H. Leman and H. Williams, *The Globe*.

During 1916 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,247.81.

Cash received during 1916 from:

Initiation fees .....	\$2 50
Assessments .....	413 10
Interest and dividends .....	238 05
Total . . . . .	<u>\$653 65</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies . . . . .	2 20
Rent, light, heat and taxes .....	4 00
Managing officers' salaries, etc. ....	100 00
Premium for guarantee of officers .....	5 00
Postage . . . . .	6 04
All other .....	8 15
Total expenses of management .....	<u>\$128 39</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	300 00
Sick benefits .....	270 00
Grand total .....	<u>\$698 39</u>

## THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1916, were as follows:

Wm. Croft, President .....	Toronto.
Walter E. Dewis, Vice-President .....	Toronto.
Chas. W. Long, Secretary-Treasurer .....	Toronto.
Wm. Neal, Director .....	Toronto.
Wm. Reid, Director .....	Toronto.
C. K. McKay, Director .....	Toronto.

## I. FUNERAL BENEFITS.

No members died during 1916.

Amount of funeral benefits in 1916, none.

## II. SICK BENEFITS.

The total membership of the Society at 31st December, 1916, was 114.

Sick benefits are undertaken by the Society.

Twenty-two members received sick benefits during 1916.

Total amount of benefits paid in 1916 in respect of sick members, \$398.00.

Number of weeks' sickness experienced, 56 6-7.

Amount standing to credit of General Fund, 31st December, 1916, \$619.65.

## III. ASSETS.

Cash value of debentures .....	\$517 25
Cash in Dominion Bank, 31st December, 1916 .....	619 65
	<hr/>
	\$1,136 90

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Collections are made weekly; 50 were made during 1916.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's books were audited December 30th, 1916.

Names and addresses of auditors for 1916 were as follows: R. A. MacDougall and Fred Corcoran, Toronto.

No changes were made in the By-laws of the Society during 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$540.91.

Cash received during 1916 from:

Dues . . . . .	\$493 00
Interest . . . . .	32 99
Total receipts . . . . .	<u>\$525 99</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$0 25
Registration fees . . . . .	3 00
Supplies bought . . . . .	19 00
Salaries . . . . .	25 00
Postage, etc. . . . .	2 00
Total expenses of management . . . . .	<u>\$49 25</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	398 00
Total expenditure . . . . .	<u>\$447 25</u>



ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Kitchener, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1916, were as follows:

F. X. Schmuck, President .....Kitchener.  
Geo. Lachenbauer, Vice-President ..... Waterloo.  
Jacob Gies, Recording Secretary .....Kitchener.  
A. L. Hergott, Financial Secretary .....Kitchener.  
Geo. B. Fischer, Treasurer .....Kitchener.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 465.  
One member of the Society died during 1916.  
Amount paid for funeral benefits during 1916, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 50.  
Amount paid for sick benefits, \$1,187.90.  
Number of weeks' sickness experienced during 1916, 297.  
Amount paid for medical attendance during 1916, nil.  
Total amount of cash standing to credit of the general fund from which benefits are paid, \$2,295.50.

III. ASSETS.

Notes . . . . .	\$2,000 00
Actual cash on deposit in Union Bank, Kitchener (current account) ....	495 50
Waterloo Loan & Savings Co. ....	1,800 00
All other assets . . . . .	14 30
Total . . . . .	<u>\$4,309 80</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.  
The Society's books were duly audited for 1916 on December 31st, 1916.  
The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.  
The names and post office addresses of the auditors for 1916 were as follows:  
W. Winter and Jacob J. Gies, Kitchener.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,041.08.

Cash received during 1916 from:

Initiation fees .....	\$82 00
Dues . . . . .	1,376 00
Fines . . . . .	22 10
Supplies sold .....	8 85
Interest . . . . .	157 54
Forfeits . . . . .	2 00
All other sources .....	1 00

Total receipts .....	<u>\$1,649 49</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent . . . . .	12 50
Salaries . . . . .	106 00
Postage . . . . .	6 22
Printing . . . . .	38 50

Total expenses of management .....	<u>\$166 22</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits .....	1,187 90
Funeral benefits .....	25 00
All other .....	15 95

Total expenditure .....	<u>\$1,395 07</u>
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ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- L. V. Dusseau, President .....Toronto.
- J. B. Ethier, Vice-President .....Toronto.
- J. Bouvier, Secretary .....Toronto.
- J. D. Desaulniers, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 80.  
One member died during 1916.  
Funeral benefits paid during 1916, \$50.00.  
One member's wife died during 1916.  
Amount paid in respect of deceased wives, \$25.00.  
Cash standing to credit of Funeral Benefit Fund, \$516.10.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Thirteen members received sick benefits during 1916.  
Number of weeks' sickness experienced during 1916, 71.  
Sick benefits amounting to \$213.00 were paid.  
Cash standing to credit of Sick Fund, \$1,677.15.

III. ASSETS.

Cash value of mortgages .....	\$1,600 00
Cash value of note .....	125 00
Cash in Home Bank of Canada .....	460 00
Cash on hand .....	8 25
Total assets .....	<u>\$2,193 25</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during 1916.  
The Society's accounts were audited 19th February, 1917.  
The books of record kept are a Ledger, Minute and Cash Book.  
Name and address of the auditor for 1916, R. L. Archambault, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,114.20.

Cash received during 1916 from:

Initiation fees .....	\$2 50
Dues . . . . .	305 10
Interest . . . . .	113 72
Total receipts .....	<u>\$421 32</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Law costs .....	\$1 00
Registration fee .....	3 00
Rent, light, heat, etc. ....	6 00
Salaries . . . . .	24 00
Postage, etc. ....	12
Total expenses of management .....	<u>\$34 12</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	75 00
Sick benefits .....	213 00
All other expenditure .....	20 15
Total expenditure .....	<u>\$342 27</u>



THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ont.

Organized 24th August, 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

P. E. Verity, Honorary President .....	Brantford.
Harry Bond, President .....	Brantford.
John Kerr, First Vice-President .....	Brantford.
W. G. Weeks, Second Vice-President .....	Brantford.
Charles Carter, Secretary .....	Brantford.
Verity Plow Company, Treasurer .....	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 375.  
Number of members who died during 1916, 2.  
Amount paid for funeral benefits, \$60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1916, 68.  
Amount of benefits paid during 1916, \$830.26.  
Number of weeks' sickness experienced in 1916, 212.  
Total amount to credit of Sick Benefit Fund, \$307.48.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.) .....	\$307 48
Total . . . . .	<u>\$307 48</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.  
Number of assessments made during 1916, 13.  
The Society's accounts were audited January 19th, 1917.  
Names and addresses of the auditors of accounts for 1916: H. W Styles and J. H. Clement, Brantford.  
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.  
No changes were made during 1916 in the organization or management or in the constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended),

Cash received during 1916 from:

Dues . . . . .	\$1,015 90
Interest and dividends . . . . .	16 42
All other . . . . .	1 50
Total . . . . .	<u>\$1,033 82</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Law costs . . . . .	50
Officers' salaries, etc. . . . .	130 00
Printing, stationery and advertising . . . . .	7 50
Total expenses of management . . . . .	<u>\$141 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	60 00
Sick benefits . . . . .	830 26
Grand totals . . . . .	<u>\$1,031 26</u>

## THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Formosa, Ontario.*

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Frank Beninger, President .....Formosa.  
 D. Bocho, Vice-President .....Formosa.  
 Matthew Weiler, Secretary and Treasurer .....Formosa.

## I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 42.

Three members died during 1916.

Amount paid for funeral benefits, \$90.00.

Number of members who received sick benefits in 1916, 4.

Number of weeks' sickness experienced in 1916, 19.

Amount of benefits paid in 1916 to sick members, \$66.00.

Total amount of cash standing to credit of fund at 31st December, 1916, \$798.67.

## III. ASSETS.

Actual cash on hand 31st December, 1916 .....	\$10 40
Cash in bank (Molsons) Formosa .....	788 27
Total assets .....	<u>\$798 67</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Three assessments were made during 1916.

The books and accounts of the Society were duly audited January 13th, 1917.

The books of record or account kept by the Society are: Ledger and Members' Roll Book.

The names and addresses of the auditors for 1916 were: Anthony Opperman and Wm. C. Schill, Formosa.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$688.75.

Cash received during 1916 from:

Application fees .....	\$9 00
Dues . . . . .	126 00
Interest . . . . .	21 07
Assessments . . . . .	127 00
Total receipts .....	<u>\$283 07</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Salary of Secretary-Treasurer .....	7 00
Rent, etc. ....	1 50
Postage, telegrams and express .....	40
Other expenses .....	25

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Total expenses of management .....	\$12 15
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	90 00
Sick benefits .....	66 00
Other expenditure .....	5 00

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Total expenditure .....	\$173 15
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CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Government Buildings, Ottawa.

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- A. G. Kingston, President .....Ottawa.
- A. W. Grant, Treasurer .....Ottawa.
- W. J. Lynch, Secretary .....Ottawa.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1916, \$132,800.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for endowments or for benefits in the nature thereof.—None.
- (b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915.....	482	\$ 114,600 00
Add contracts taken during 1916, new or renewed.....	81	20,250 00
Add amount by which various certificates were increased during 1916 .....		
Gross number and amount of contracts on foot at any time during 1916	563	134,850 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916.....	5	\$ 1,100 00
Contracts lapsed in 1916 .....	4	950 00
Total deductions extended .....	9	2,050 00
Net contracts on foot at 31st December, 1916.....	554	132,800 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash value of bonds, etc. ....	\$10,326 08
Cash in Bank of Montreal, Ottawa .....	2,172 65
Dues and assessments due and unpaid .....	48 91
Interest due and accrued .....	187 91
Total . . . . .	\$12,735 55

VI. LIABILITIES.—\$450.00.

VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1916, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 29th January, 1917.

Names and post office addresses of the auditor for 1916 were as follows: J. B. St. Laurent, A. M. Deschenes and P. E. S. Brodeur, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

No changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

Number of members in Ontario, 462.

Number of members who died, 5.

Amount paid in respect of deceased members, \$650.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,087.85.

Cash received during 1916 from:

Application fees .....	\$26 00
Assessments . . . . .	2,917 61
Interest and dividends .....	515 29

Total receipts .....	<u>\$3,458 90</u>
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IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Salaries, officers' and auditors' fees .....	120 00
Premium for Guarantee of Officers .....	5 00
Printing, etc. ....	72 75
Expenses of annual meeting .....	1 75
Supplies bought .....	2 50

Total expenses of management .....	<u>\$205 00</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims .....	850 00
Investments (not extended), \$1,312.50.	

Total expenditure .....	<u>\$1,055 00</u>
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## HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ont.*

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

R. Lucas, President .....	Hamilton.
Peter F. Monte, Vice-President .....	Hamilton.
A. Marshall, Secretary .....	Hamilton.
J. L. Hopkin, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 3,000.

Nine members died during 1916.

Amount of funeral benefits paid during 1916, \$1,650.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 1,735.

Amount paid for sick benefits during 1916, \$8,675.00.

Number of weeks' sickness experienced during 1916, 1,995.

Amount paid for medical attendance during 1916, \$4,671.17.

Amount of cash standing to credit of Sick Fund, \$7,749.15.

## III. ASSETS.

Cash value of bond .....	\$4,000 00
Cash in Bank of Hamilton .....	3,749 15
Total . . . . .	<u>\$7,749 15</u>

## IV. LIABILITIES.

Amount of unpaid funeral benefits .....	<u>\$850 00</u>
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## V. MISCELLANEOUS.

Dues are paid twice a month by the members.

Number of assessments made during 1916, 24.

The accounts of the Society were audited every quarter.

The books of record and account are Minute Book, Cash Book and Journal.

Names and addresses of the auditors for 1916: L. J. Hindelong and C. Fraser, Hamilton.

Certain changes were made in the By-laws in relation to Death Benefits.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$657.92.

Cash received during 1916 from:

Dues . . . . .	\$18,532 50
Interest and dividends . . . . .	274 70
Donation . . . . .	225 00
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Total receipts . . . . .	\$19,032 20
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$15 00
Officers' salaries and officers' and auditors' fees . . . . .	805 00
Expenses of annual meeting and other meetings . . . . .	17 00
Printing, etc. . . . .	78 80
Postage, etc. . . . .	29 00
<hr/>	
Total expenses of management . . . . .	\$944 80

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	1,650 00
Sick benefits . . . . .	8,675 00
Medical attendance . . . . .	3,486 57
Hospital expenses . . . . .	1,184 60
For investments (not extended), \$4,000.00.	
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Total expenditure . . . . .	\$15,940 97
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THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

Head Office, Toronto.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. Feighen, President .....Toronto.  
G. L. Kingdon, Secretary .....Toronto.  
R. Dimond, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are underaken by the Society, with a total membership of 350.  
Four members died during 1916.  
Funeral benefits paid in 1916, \$200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 125.  
Number of weeks' sickness experienced during 1916, 202.  
Sick benefits amounting to \$818.75 were paid.  
Amount paid for medical attendance, \$443.04.  
Cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$1,074.15.

III. ASSETS.

Cash on hand .....	\$37 18
Cash in Imperial Bank, Toronto .....	1,036 97
Total assets .....	<u>\$1,074 15</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every two weeks.  
The Society's accounts were audited July and December, 1916.  
The books of record kept are a Cash Book, Receipt Book, and Minute Book.  
Names and addresses of the auditors for 1916: J. Milloy and W. Pearce, Toronto.  
No changes were made in the Constitution and By-laws during 1916.  
Amount of bond of Treasurer, \$50.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$599.77.

Cash received during 1916 from:

Dues . . . . .	\$2,271 58
Interest . . . . .	13 59
Total receipts . . . . .	<u>\$2,285 17</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Investigation of claims . . . . .	10 00
Travelling expenses . . . . .	4 00
Expenses of Annual Meeting . . . . .	2 00
Salaries . . . . .	69 00
Postage . . . . .	1 00
Total expenses of management . . . . .	<u>\$89 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	200 00
Medical attendance . . . . .	443 04
Sick benefits . . . . .	818 75
Gratuities . . . . .	10 00
British Red Cross . . . . .	250 00
Total expenditure . . . . .	<u>\$1,810 79</u>

## THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. Fienberg, President .....Toronto.  
 L. Litman, Treasurer .....Toronto.  
 J. Rosen, Financial Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1916, was 519.

Number of members who died during 1916, 1.

Amount of funeral benefits paid during 1916, \$100.00.

Number of members' wives died during 1916, none.

Amount of funeral benefits paid, nil.

Eight members' children and fifteen members' parents died during 1916, and funeral benefits amounting to \$271.80 were paid.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Sixty-one members received sick benefits during 1916, amounting to \$928.50.

Number of weeks' sickness experienced during 1916, 185½.

Amount paid for medical attendance, \$1,613.74.

Amount of cash standing to credit of the fund, \$5,127.29.

## III. ASSETS.

Cash value of real estate .....	\$4,575 00
Cash on hand .....	237 02
Cash in various banks .....	6,714 93
Other assets .....	309 50
Total . . . . .	<u>\$11,836 45</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made when necessary. One assessment was made during 1916.

The accounts of the Society were audited every quarter during 1916.

Names and post office addresses of auditors: S. Edson, M. Zimmerman and M. Finkelstein, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1915, \$4,643.74.

Cash received during 1916 from:

Assessments . . . . .	\$175 00
Initiation fees . . . . .	71 00
Dues . . . . .	3,352 62
Per capita tax . . . . .	1,940 36
Supplies sold . . . . .	8 55
Donations . . . . .	673 26
Medical fees . . . . .	1,385 59
Interest . . . . .	79 77
Refunds . . . . .	10 53
Total . . . . .	<u>\$7,696 68</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	243 00
Rent . . . . .	141 00
Salaries . . . . .	413 25
Printing . . . . .	166 00
Postage and stationery . . . . .	131 45
Total management expenses . . . . .	<u>\$1,097 70</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	271 80
Benefits to widows and orphans . . . . .	200 00
Medical attendance . . . . .	1,897 74
Sick benefits . . . . .	928 50
Gratuities to distressed members . . . . .	1,243 80
Other expenditures . . . . .	248 93
Invested (not extended), \$500.00.	
Total expenditure . . . . .	<u>\$5,888 47</u>



UNION NO. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 88 Church Street, Toronto,

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- R. P. Lynch, President .....Toronto.
- J. Lehner, Vice-President .....Toronto.
- J. Pamphilon, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 391.  
Number of members of the Society who died during 1916, 2.  
Total amount of funeral benefits paid during 1916, \$253.10.  
Number of members' wives died during 1916, 1.  
Amount of funeral benefits paid, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 66, amounting to \$1,426.55.  
Number of weeks' sickness experienced during 1916, 285 3-7.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Bank,	
Toronto . . . . .	\$531 07
Cash on hand . . . . .	31 56
Total . . . . .	<u>\$562 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Three assessments were made in 1916.  
The books and accounts were audited monthly during 1916.  
Names of auditors: S. Ebach, J. B. Butler and T. Denny.  
Books kept by the Society are: Day Book and Ledger.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$26.27.

Cash received during 1916 from:

Initiation fees .....	\$114 50
Dues . . . . .	4,528 15
Assessments . . . . .	1,091 75
Returned sick benefits .....	122 90
Fines . . . . .	21 50
Interest and dividends .....	11 61
Cash received from repayment of loans (not extended), \$122.00.	

Total receipts .....	<u>\$5,890 41</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax for management .....	\$77 80
Registration fee .....	3 00
Supplies . . . . .	4 55
Rent, fuel, light and taxes .....	178 00
Salaries, officers' and auditors' fees .....	1,146 38
Printing, stationery and advertising .....	188 87
Postage, telegrams and express .....	16 50
All other .....	34 30

Total expenses of management .....	<u>\$1,649 40</u>
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(b) *Miscellaneous Expenditure.*

Per capita tax other than for management .....	1,300 00
Funeral benefits .....	143 10
Out of work benefits .....	349 00
Total disability benefits .....	150 00
Sick benefits .....	1,426 55
Loans to travelling members .....	458 00

Total expenditure .....	<u>\$5,476 05</u>
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LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Mrs. G. O. Akerley, Grand Mistress .....St. John, N.B.  
Mrs. Robert Gordon, Grand Secretary .....Toronto, Ont.  
Mrs. W. J. Kissick, Grand Treasurer .....Ottawa, Ont.

I. FUNERAL BENEFITS.—None.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 4,500.  
Number of members who received sick benefits during 1916: No information.  
Total amount of sick benefits paid in 1916, \$38.50.  
Number of weeks' sickness experienced in 1916: No information.  
Amount paid for medical attendance in 1916, \$3,500.00.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.
Cash in Dominion Bank, Ottawa .....	\$902 39	.....
All other assets .....	.....	\$8,779 82
Total assets .....	\$902 39	\$8,779 82

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited May 31st, 1916.  
Names and addresses of auditors of accounts of 1916: A. Gordon and Wm. Chenery,  
Toronto, Ont.  
Amount of bond, Secretary \$500.00.  
Amount of bond, Treasurer \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1915: \$354.01.	
Cash received during 1916 from:	Grand Lodge.
Per capita tax and levies .....	\$1,362 30
Charter fees .....	193 00
Supplies sold .....	208 74
Interest . . . . .	34 90
Total receipts .....	\$1,798 94

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:	Grand Lodge.	Subordinate Lodges.
Charter fees .....	\$52 00	.....
Commission . . . . .	97 00	.....
Travelling expenses .....	200 00	.....
Registration fee .....	25 00	.....
Supplies bought .....	106 50	.....
Clerk hire .....	10 00	.....
Postage, telegrams and expenses .....	148 06	.....
Salaries . . . . .	425 00	.....
Printing . . . . .	172 00	.....
Premiums for guarantee of Lodge officers .....	5 00	.....
Total expenses of management .....	\$1,240 56	.....

*(b) Miscellaneous Expenditure.*

All other expenditure .....	60 00	.....
Sick benefits .....	.....	38 50
Medical attendance .....	.....	3,500 00
Total expenditure .....	\$1,300 56	\$3,538 50



THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, 193-197 Yonge Street, Toronto, Ontario.*

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Mahoney, President .....Toronto.  
William Benny, Vice-President .....Toronto.  
C. Woodburn, Treasurer .....Toronto.  
Thomas H. Kirk, Secretary .....Toronto.

DIRECTORS.

R. Burbridge .....West Toronto.  
G. Grundler .....West Toronto.  
H. Libby .....West Toronto.  
T. Bates .....West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1916, 164.  
Number of members who died in 1916, 2.  
Funeral benefits paid in 1916, \$100.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1916, 24.  
Amount of sick benefits paid during 1916, \$620.00.  
Number of weeks' sickness experienced in 1916, 130.  
Total amount to credit of General Fund, from which all claims are paid, \$244.02.

III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto ..... \$244 02

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.  
The Society's accounts for 1916 were audited on February 2nd, 1917.  
No changes were made during 1916 in the organization and management and the constitution and rules of the Society in relation to benefits.  
Names of auditors of accounts: F. Kamm and F. Mably, West Toronto.  
Books of account kept by Society: Ledger, etc.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$242.17.

Cash received during 1916:

Dues . . . . .	\$742 80
Interest . . . . .	7 05
Total receipts . . . . .	<u>\$749 85</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Salaries, officers' and auditors' fees . . . . .	25 00
Total expenses of management . . . . .	<u>\$28 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	100 00
Sick benefits . . . . .	620 00
Total expenditure . . . . .	<u>\$748 00</u>

GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Joseph Sauriol, President .....Toronto.
- Alphonse Tonsigrant, Secretary .....Toronto.
- Louis Dubois, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 54.  
Number of members who died during 1916, 1.  
Amount paid for funeral benefits during 1916, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1916, 4.  
Amount paid for sick benefits during 1916, \$184.59.  
Number of weeks' sickness experienced in 1916, 42 1-7.  
Amount paid for medical attendance, \$15.00.  
Total amount of cash standing to the credit of the Sick Benefit Fund, \$837.00.

III. ASSETS.

Cash on hand .....	\$58 80
Cash in bank .....	778 20
Total . . . . .	<u>\$837 00</u>

IV. LIABILITIES.—\$14.85.

V. MISCELLANEOUS.

Fifty-two assessments were made during 1916, payable weekly.  
The Society's accounts were audited in July, 1916, and January, 1917.  
Names and addresses of the auditors of accounts for 1916: John J. Brady, and W. J. Kamm, Toronto.  
Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$794.09.

Cash received during 1916:

Dues . . . . .	\$270 80
Interest . . . . .	21 70
Doctor's fees . . . . .	15 00
Total receipts . . . . .	<u>\$307 50</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Officers' salaries . . . . .	36 00
Other expenses . . . . .	1 00
Total expenses of management . . . . .	<u>\$40 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	25 00
Sick benefits . . . . .	184 59
Medical attendance . . . . .	15 00
Total expenditure . . . . .	<u>\$264 59</u>



— UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book, p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

G. Altilia, President .....Toronto.  
 R. V. Glionna, Treasurer .....Toronto.  
 G. Bagnato, Secretary .....Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1916, was 25.

No members died during 1916.

Total amount paid for funeral benefits, none.

Cash standing to credit and Funeral Benefit Fund, \$575.41.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits in 1916, 10.

Total amount of sick benefits paid in 1916, \$131.65.

Number of weeks' sickness experienced in 1916, 28.

Amount paid for medical attendance during 1916, \$37.00.

III. ASSETS.

Cash on deposit in Bank of Toronto .....	\$575 41
Total assets .....	<u>\$575 41</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Twelve assessments were made during 1916.

The books of the Society were audited 12th March, 1917.

Names and addresses of the auditors: D. A. G. Glionna and R. Bartello, Toronto.

No changes were made during 1916 in the organization or management, or in the constitution or rules in relation to benefits.

Books of account kept by Society: Journal, Ledger, and Minute Book.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$590.81.

Cash received during 1916 from:

Dues . . . . .	\$145 00
Supplies sold . . . . .	34 00
Interest . . . . .	16 25
Total receipts . . . . .	<u>\$195 25</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	18 50
Secretary's salary . . . . .	18 00
Printing, etc. . . . .	2 00
Postage . . . . .	50
Total expenses of management . . . . .	<u>\$42 00</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	131 65
Medical attendance . . . . .	37 00
Total expenditure . . . . .	<u>\$210 65</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ont.*

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. A. Sullivan, President .....	Hamilton.
E. Jennings, Financial Secretary .....	Hamilton.
W. H. Crawford, Treasurer .....	Hamilton.
C. L. Schrader, Recording Secretary .....	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 267.  
Number of members who died in 1916, 4.  
Funeral benefits paid in respect of deceased members, \$1,100.00.  
Three members' wives died during 1916.  
Amount paid in respect of deceased wives, \$120.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1916, 60.  
Total amount of sick benefits paid during 1916, \$1,347.55.  
Number of weeks' sickness experienced in 1916, 269 2-5.

III. ASSETS.

Cash on hand .....	\$159 28
Cash in Bank of Hamilton .....	717 88
Total . . . . .	<u>\$877 16</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Three assessments were made during 1916.  
The Society's accounts were audited monthly during 1916.  
The books kept are Day Book and Ledger.  
Names and post office address of the auditor for 1916: G. H. Willson, Hamilton.  
Amount of bond of Secretary, \$500.00.  
Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,431.15.

Cash received during 1916 from:

Initiation fees .....	\$48 00
Dues . . . . .	5,223 45
Assessments . . . . .	1,032 50
Fines . . . . .	42 25
Interest . . . . .	72 89
Donation .....	534 45
All other sources .....	3,000 00
Total receipts .....	<u>\$9,953 54</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, etc. ....	125 00
Postage, etc. ....	33 27
Printing, stationery and advertising .....	204 50
Managing officers' salaries and officers' and auditors' fees .....	1,037 71
Total expenses of management .....	<u>\$1,403 48</u>

(b) *Miscellaneous Expenditure.*

Per capita tax or levies .....	388 50
Sick benefits .....	1,347 55
Funeral benefits .....	1,220 00
Gratuities to distressed members .....	344 50
Loans . . . . .	75 00
Return label deposit .....	100 00
Assessment to Union .....	1,350 00
Other expenditure .....	5,278 50
Total expenditure .....	<u>\$11,507 53</u>



THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 205 Leslie Street, Toronto.

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thomas M. Harris, Grand President .....Toronto.  
Robert Scollard, Grand Secretary .....Toronto.  
J. H. Barber, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1916, was 195.

Number of members who died during 1916, 1.

Total amount of funeral benefits paid during 1916, \$400.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1916, \$1,898.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1916, 23.

Total amount of benefits paid in 1916, \$309.00.

Number of weeks' sickness experienced in 1916, 76.

Total amount paid for medical attendance during 1916, \$187.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1916, \$443.38.

III. ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash in Treasurer's hands, December 31st, 1916.....	\$1 27	\$47 10
Cash in Dominion Bank .....	812 15	.....
Cash in Home Bank, Toronto .....	776 30	181 55
Cash in Bank of Hamilton, Hamilton .....	.....	188 03
Cash in Union Bank, Toronto .....	.....	26 70
Furniture, supplies, etc. (\$750.00).		
Total assets .....	\$1,589 72	\$443 38

IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Five assessments were made during the year 1916, payable on the 1st January, April, May, July and October.

The books were duly audited for 1916.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1916 no changes were made in the Constitution.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,138.73.

Cash received during 1916 from:

	Grand Body.	Subordinate Bodies.
Dues . . . . .	.....	\$928 75
Initiation fees . . . . .	.....	10 50
Per capita tax . . . . .	\$54 10	22 80
Assessments . . . . .	268 50	218 25
Supplies sold . . . . .	3 45	.....
Interest . . . . .	43 16	12 18
All other sources . . . . .	.....	65 95
	<u>\$369 21</u>	<u>\$1,258 43</u>

## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1916 for:

	Grand Body.	Subordinate Bodies.
Per capita tax for management . . . . .	.....	\$54 10
Registration fee . . . . .	\$3 00	.....
Supplies bought . . . . .	.....	3 45
Rent, light, heat and taxes . . . . .	.....	271 07
Salaries . . . . .	54 00	26 50
Printing, stationery and postage . . . . .	.....	10 30
Postage, etc. . . . .	7 75	2 75
Total expenses of management . . . . .	<u>\$64 75</u>	<u>\$368 17</u>

## (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	400 00	.....
Gratuities . . . . .	.....	2 00
Assessments paid to Grand Union . . . . .	.....	268 50
Sick benefits . . . . .	.....	309 00
Medical attendance . . . . .	.....	187 25
Other expenditure . . . . .	.....	133 60
Totals . . . . .	<u>\$464 75</u>	<u>\$1,268 52</u>

BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

S. S. Woodland, President .....Toronto.  
John R. Aylett, Vice-President .....Toronto.  
John E. Lamb, Secretary .....Toronto.  
Albert Burton, Treasurer .....Toronto.

II. SICK BENEFITS.

The total membership of the Society at 31st December, 1916, 43.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1916.

Total amount of benefits paid in 1916 in respect of sick members, \$40.12.

Number of weeks' sickness experienced, 10.

III. ASSETS.

Cash on hand .....	\$8 56
Cash in Home Bank, 31st December, 1916 .....	346 34
Total assets .....	<u>\$354 90</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1916 on January 10th, 1917.

Names and addresses of auditors for 1916 were as follows: John Rouse and George Leviston, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

Certain changes were made in the Constitution during 1916.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915 \$311.24.

Cash received during 1916 from:

Dues . . . . .	\$82 65
Interest . . . . .	9 30
Total receipts .....	<u>\$91 95</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent . . . . .	1 50
Postage . . . . .	15
All other .....	3 50
<hr/>	
Total expenses of management .....	\$8 15

*(b) Miscellaneous Expenditure.*

Sick benefits .....	40 12
<hr/>	
Total expenditure .....	\$48 27
<hr/>	



GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- I. Lewis, Noble Master .....Hamilton.
- B. Raphael, Vice-Noble Master .....Hamilton.
- S. Taylor, Financial and Recording Secretary .....Hamilton.
- M. Goldberg, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1916, was 88.

- Number of members who died in 1916, none.
- Amount paid for funeral benefits during 1916, none.
- Number of members' wives who died in 1916, none.
- Number of members' children who died in 1916, none.
- Funeral benefits paid in 1916, none.

II. SICK BENEFITS.

- Sick benefits are undertaken by the Society.
- Number of persons who received sick benefits during 1916, 15.
- Amount of sick benefits paid during 1916, \$140.00.
- Amount paid for medical attendance, \$140.00.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the bank.....	\$1,605 63
Other assets .....	350 00
Total assets .....	<u>\$1,955 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

- No changes were made in the constitution and rules during the year 1916.
- Books kept by the Society: Ledger, etc.
- The books of the Society were audited quarterly. Name of auditor, D. Kauffman, Hamilton.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,149.17.

Cash received during 1916 from:

Application fees .....	\$16 25
Initiation fees .....	39 00
Dues . . . . .	774 36
Degrees and cards .....	36 00
Supplies sold .....	8 50
Interest and dividends .....	35 00
All other sources .....	141 74

Total receipts .....	<u>\$1,050 85</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission expenses .....	\$18 20
Registration fee .....	3 00
Printing, etc. ....	45 09
Postage . . . . .	12 00
Supplies bought .....	36 83
Salaries . . . . .	49 05
Rent, etc. ....	37 50
All other expenses .....	46 14

	<u>\$247 81</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits (burial) .....	49 04
Sick benefits .....	140 00
Medical attendance .....	140 00
All other expenditure .....	17 64

Grand totals .....	<u>\$594 49</u>
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## L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Ottawa.*

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Nelson Bigras, President .....Ottawa.  
 E. René Croteau, Recording Secretary .....Ottawa.  
 Joseph Saint-Germain, B.A., Treasurer .....Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 371.  
 Number of members of the Society who died in 1916, 3.  
 Total amount of funeral benefits paid in respect of deceased members was \$1,199.25.  
 Number of members' wives deceased in 1916, 2.  
 Amount of funeral benefits paid in respect of deceased wives, \$150.00.  
 Total cash standing to credit of Funeral Fund at 31st December, 1916, \$4,345.46.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1916, 45.  
 Amount of sick benefits paid in 1916, \$1,340.00.  
 Number of weeks' sickness experienced in 1916, 335.

## III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa .....	\$9,508 51
Actual cash in hand at 31st December, 1916 .....	103 80
Other assets .....	431 45
Total assets .....	<u>\$10,043 76</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.  
 The Society's accounts were audited monthly and annually.  
 The names and addresses of the auditors for 1916 were as follows: O. Lepage, Ottawa, and Francois Fortin, Jr., Hull, Que.  
 Books of account kept by the Society are: Ledger and Cash Book.  
 Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$9,054.93.

Cash received during 1916 from:

Per capita tax and levies .....	\$3,290 75
Interest and dividends .....	274 56
Degrees and cards .....	4 20
Other sources (detailed in memo.) .....	103 15
<hr/>	
Total receipts .....	\$3,672 66

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	90 00
Managing officers' salary, etc. ....	218 75
Printing, stationery, etc. ....	42 00
Postage, etc. ....	8 28
Premiums for guarantee of lodge officers .....	5 00
<hr/>	
Total expenses of management..	\$367 03

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives) .....	150 00
Funeral benefits to members .....	1,199 25
Sick benefits .....	1,340 00
Other expenditure .....	59 00
<hr/>	
Grand total .....	\$3,115 28



THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 43 Bellevue Place, Toronto.

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Chas. H. Knight, Provincial Grand Master .....Toronto.  
Thos. Hastings, Deputy Grand Master .....Toronto.  
Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1916, 1,309.

Seventeen members died during 1916, and \$1,650.00 benefits were paid.

Nine members' wives died during 1916, and in respect thereof benefits were paid amounting to \$440.00.

Total cash to credit of Funeral Fund, 31st December, 1916, \$17,926.65.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1916, 222.

Amount of benefits paid in 1916, in respect of sick members, \$3,882.25.

Number of weeks' sickness experienced in 1916, 842.

Amount paid for medical attendance during 1916, \$1,611.91.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1916, \$51,308.23.

V. ASSETS.

	District Body.	Subordinate Bodies.
Mortgages . . . . .	\$9,300 00	\$11,562 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank . . . . .	8,626 65	.....
In various banks, in various places . . . . .	.....	18,719 58
Total assets . . . . .	\$17,926 65	\$30,281 58

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's books were duly audited for 1916 on 25th January, 1917.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1916 were as follows: John T. Tilley, and J. H. Heathfield, Toronto.

Amount of Secretary's bond, \$1,000.00.

## VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash balance from 1915 (not extended), \$21,591.38.			
Cash received during 1916 from:			
Per capita tax and levies .....	\$1,293 25	\$1,380 31	
Application fees .....	.....	331 50	
Dues . . . . .	3,562 35	13,577 04	
Interest . . . . .	845 44	1,232 69	
Dues, etc. (sister lodges) .....	.....	3,912 76	
All other .....	5,950 00	2,437 57	
Total receipts .....	\$11,651 04	\$22,871 87	

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	District Body.	Subordinate Bodies.	Juvenile Branch.
Cash paid during 1916 for:			
War Fund, returned to sister lodges .....	\$636 49	\$1,310 81	
Commission expenses .....	.....	43 00	
Per capita tax and levies .....	52 00	729 12	
Registration fees .....	10 00	.....	
Sister lodges .....	.....	3,766 55	
Supplies bought .....	106 20	206 15	
Travelling expenses .....	10 40	.....	
Rent, light, heat and taxes .....	31 50	686 75	
Officers' salaries .....	345 46	962 03	
Printing . . . . .	166 60	93 31	
Postage, telegrams and express .....	68 42	267 91	
Premium for guarantee of lodge officers ....	5 00	35 75	
Other expenses .....	363 75	881 69	
Total expenses of management .....	\$1,795 82	\$8,983 07	

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	2,090 00	3,700 26	
Sick benefits .....	312 00	3,570 25	
Medical attendance .....	.....	1,611 91	
Grants . . . . .	742 48	603 83	
Other expenditure .....	58 44	.....	
For investment (not extended), \$2,200.00.			
Total expenditure .....	\$4,998 74	\$18,469 32	

THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Wm. J. Anderson, President .....Woodstock.  
Ellis Jones, Vice-President .....Woodstock.  
Robt. A. Scott, Secretary-Treasurer .....Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which at 31st December, 1916, was, 186.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 11.  
Amount of sick benefits paid during 1916, \$87.50.  
Number of weeks' sickness experienced during 1916, 30 5-7.  
Amount paid for medical attendance, \$346.76.  
Amount of cash standing to credit of the fund, \$468.63.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock, and Oxford Permanent L. and S. Society, Woodstock .....	\$468 63
Total , . . . . .	<u>\$468 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.  
Number of assessments made during 1916, 12.  
No changes were made in the Constitution and Rules during the year, 1916.  
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.  
The books of the Society were audited 3rd January, 1917. Names of auditors: A. McCallum and F. A. Smith, Woodstock.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$427.69.

Cash received during 1916 from:

Assessments . . . . .	\$535 38
Interest . . . . .	14 11
All other assets . . . . .	5 64
Total . . . . .	<u>\$555 13</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Printing . . . . .	2 50
Salary of Secretary . . . . .	43 75
Postage, etc. . . . .	68
Total expenses of management . . . . .	<u>\$49 93</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	87 50
Medical attendance . . . . .	346 76
All other expenditure . . . . .	30 00
Total expenditure . . . . .	<u>\$514 19</u>



THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Davenport, Ont.\**

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Samuel Robb, President .....	Toronto.
John McIntyre, Secretary .....	Toronto.
James E. Ford, Treasurer .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 1,036.

Three members died during 1916, and funeral benefits amounting to \$150.00 were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 116.

Total amount of sick benefits paid during 1916, \$2,035.75.

Number of weeks' sickness experienced during 1916, 530.

Amount paid for medical attendance during 1916, \$1,497.37.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1916, \$2,940.06.

III. ASSETS.

Cash on hand, 31st December, 1916 .....	\$40 90
Cash in Canadian Bank of Commerce .....	707 86
Cash in Imperial Bank .....	2,191 30
Total . . . . .	<u>\$2,940 06</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1916, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited June 30th and December 31st, 1916.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1916: Wm. C. Maclean, H. L. Rogowski and R. McClelland, Toronto.

No changes were made during 1916 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,885.79.

Cash received during 1916 from:

Assessments . . . . .	\$4,972 25
Interest . . . . .	57 89
Total . . . . .	<u>\$5,030 14</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$10 00
Officers' salaries, etc. . . . .	248 00
Clerk hire . . . . .	5 00
Annual meeting . . . . .	9 50
Guarantee bonds . . . . .	13 00
Postage, telephones, etc. . . . .	2 25
Expenses of management . . . . .	<u>\$287 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	150 00
Sick benefits . . . . .	2,035 75
Medical attendance . . . . .	1,294 37
Hospital . . . . .	208 00
Grand totals . . . . .	<u>\$3,975 87</u>

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,  
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Severs, President .....Toronto.  
W. Patterson, Vice-President .....Toronto.  
F. Matthews, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1916, was 782.

Three members died during 1916, and \$145.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 86.

Total amount of sick benefits paid during 1916, \$1,621.70.

Number of weeks' sickness experienced during 1916, 353.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$650.40.

III. ASSETS.

Cash in Treasurer's hands .....	\$60 69
Cash in Merchants Bank .....	589 71
Total assets .....	<u>\$650 40</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Twelve such assessments were made during 1916.

The accounts of the Society were duly audited in June and December, 1916.

Names and addresses of auditors for 1916: J. M. Ogilvie, J. Severs and W. Weller, Toronto.

No changes were made in the Constitution during 1916.

Amount of bond of Secretary-Treasurer, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$596.80.

Cash received during 1916 from:

Assessments . . . . .	\$1,877 55
Interest . . . . .	7 50
<hr/>	
Total receipts . . . . .	1,885 05
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee . . . . .	\$10 00
Law costs . . . . .	2 00
Officers' salaries . . . . .	52 75
<hr/>	
	\$64 75

(b) Miscellaneous Expenditure.

Funeral benefits . . . . .	145 00
Sick benefits . . . . .	1,621 70
<hr/>	
Total expenditure . . . . .	\$1,831 45
<hr/>	



## HAMILTON LODGE NO. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ont.*

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Wm. Knapman, President .....Hamilton.  
 H. C. Stroud, Recording Secretary .....Hamilton.  
 William Stroud, Treasurer .....Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 38.  
 No members died during 1916, and no funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 4.  
 Total amount of sick benefits paid during 1916, \$50.00.  
 Number of weeks' sickness experienced during 1916, 10.  
 Amount paid for medical attendance during 1916, \$78.35.  
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$1,891.71.

## III. ASSETS.

Cash in Molsons Bank, 31st December, 1916 .....	\$1,891 71
Cash in Dominion Bank, 31st December, 1916 .....	41 04
Total assets .....	<u>\$1,932 75</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1916.

The books of the Society were duly audited February 4th, 1917.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1916: E. Pope, Burlington.

No changes were made during 1916 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,968.25.

Cash received during 1916 from:

Assessments .....	\$219 00
Supplies sold .....	2 50
Interest .....	58 41
All other sources .....	3 00
Total .....	<u>\$282 91</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax .....	\$21 51
Rent, light and heat .....	37 50
Supplies bought .....	12 55
Salaries .....	77 50
Registration fee .....	3 00
Postage, etc. ....	2 00
Expenses of management .....	<u>\$154 06</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	50 00
Medical attendance .....	78 35
Gratuities .....	9 00
All other .....	27 00
Total expenditure .....	<u>\$318 41</u>

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. P. Carter, President .....	Toronto.
S. Y. Meredith, Recording Secretary .....	Toronto.
James Lydon, Treasurer .....	Toronto.
Dan Pierce,	} Finance Committee.....Toronto.
S. Hutchinson, Sr.,	
R. C. Newman,	

I. FUNERAL BENEFITS.

Total membership of Society, 157.  
Number of members who died during 1916, 4.  
Amount of funeral benefits paid during 1916, \$910.00.  
Amount standing to credit of fund, \$15,485.66.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1916, 14.  
Total amount of sick benefits paid during the year 1916, \$438.00.  
Number of weeks' sickness experienced, 73.  
Medical attendance, \$263.00.  
Amount of cash standing to credit of Sick Benefit Fund, \$496.38.

III. ASSETS.

Bonds, debentures, etc. ....	\$15,000 00
Cash on hand, as per auditor's statement .....	52 55
Bank of Commerce, Toronto .....	860 25
Canada Permanent Mortgage Corporation .....	495 91
Totals . . . . .	<u>\$16,408 71</u>

IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited in March, June, September and December, 1916.

Auditors for the year: W. Sprinks, Dan Pierce and William Fudge, Toronto.

Certain changes were made in the Constitution and By-laws during 1916.

Books of account kept by the Association are: Blotter and Ledger.

Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$16,419.56.

Cash received during 1916 from:

Application, intiation fees and dues .....	\$1,337 12
Interest and dividends .....	694 72
All other sources .....	375 46
Total receipts .....	<u>\$2,407 30</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax or levies .....	\$75 38
Registration . . . . .	3 00
Supplies bought .....	26 65
Rent, light, heat and taxes .....	18 00
Salaries, officers' and auditors' fees .....	203 00
Printing, stationery and advertising .....	89 75
Postage, etc. ....	24 18
Premiums for guarantee of lodge officers .....	5 00
Interest . . . . .	6 44
Total expenses of management .....	<u>\$451 40</u>

(b) *Miscellaneous Expenditure.*

Gratuities to distressed members .....	137 00
Funeral benefits .....	910 00
Sick benefits .....	438 00
Medical attendance .....	263 00
Other expenditure .....	218 75
Total expenditure .....	<u>\$2,418 15</u>



TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. Goldman, President .....	Toronto.
L. Zeidenberg, Vice-President .....	Toronto.
P. Philips, Treasurer .....	Toronto.
D. Pullan, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 213.  
No member died during 1916, and no funeral benefits were paid.  
Number of members' wives and children who died during 1916, 8.  
Amount of funeral benefits paid in respect of members' wives and children during 1916, \$70.00.  
Total cash standing to credit of Sick and Funeral Fund, \$3,195.90.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 31.  
Amount paid for sick benefits during 1916, \$470.00.  
Number of week's sickness experienced during 1916, 94.  
Amount paid for medical attendance during 1916, \$863.24.

III. ASSETS.

Cash value of real estate .....	\$453 94
Cash value of mortgages .....	1,700 00
Cash in hands of Treasurer .....	313 14
Cash on deposit in Bank of Nova Scotia, Toronto .....	2,882 76
Total assets .....	<u>\$5,349 84</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid monthly.  
The Society's accounts were duly audited October 29th, 1916.  
Books of record kept by the Society are: Cash Book, Ledger and Record Book.  
The auditors of accounts of 1916 were: K. Jaffey and K. Schiff, Toronto.  
No changes were made during 1916 in the organization, management, Constitution and Rules of the Society in relation to benefits.  
Amount of bond of Treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance for 1915 (not extended), \$2,689.78.

Cash received during 1916 from:

Application fees .....	\$31 00
Initiation fees .....	39 00
Dues .....	2,588 95
Interest . . . . .	181 58
Other sources .....	37 90

Total receipts .....	\$2,878 43
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## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, light and heat .....	80 00
Officers' salaries .....	168 00
Printing, stationery, etc. ....	64 75
Postage, 'phones, telegrams and express .....	70 82
Other management expenses .....	205 50

Total expenses of management .....	\$592 07
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## (b) Miscellaneous Expenditure.

Funeral benefits .....	70 00
Sick benefits .....	470 00
Medical attendance .....	863 24
Hospital . . . . .	227 00
Gratuities (Jewish war sufferers, etc.) .....	150 00

Total expenditure .....	\$2,372 31
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## EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thomas E. Till, President .....Toronto.  
 G. Edmonson, Vice-President .....Toronto.  
 T. Hopmans, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 90.  
 Number of members who died during 1916, none.  
 Amount paid for funeral benefits, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1916, 15.  
 Amount of benefits paid during 1916, \$215.00.  
 Number of weeks' sickness experienced in 1916, 43.  
 Total amount to credit of Sick Benefit Fund, \$609.60.

## III. ASSETS.

Cash on hand .....	\$85 00
Cash in Dominion Bank .....	524 60
Total . . . . .	<u>\$609 60</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Number of assessments made during 1916,  
 The books of the Society were duly audited January 3rd, 1917.  
 Names and addresses of auditors of accounts of 1916: A. H. Gardner and M. Weinstein.

No changes were made in the Constitution and By-laws during 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$434.55.

Cash received during 1916 from:

Dues . . . . .	\$431 40
Initiation fees . . . . .	8 50
Interest . . . . .	43 10
Assessments (special) . . . . .	8 20
Total receipts . . . . .	<u>\$491 20</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Expenses of Annual Meeting . . . . .	12 00
Travelling expenses . . . . .	2 00
Officers' salaries . . . . .	50 00
Supplies bought . . . . .	5 65
Total expenses of management . . . . .	<u>\$72 65</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	215 00
Other expenditure . . . . .	28 50
Total . . . . .	<u>\$316 15</u>



## ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized 12th December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

O. A. Castrucci, President .....	Toronto.
P. Gagliardini, Secretary .....	Toronto.
R. DeRosa, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 75.

Two members died during 1916, and \$103.00 funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1916, \$688.41.

Amount paid in respect of deceased wives, \$112.00.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 19.

Amount paid for sick benefits, \$348.78.

Number of weeks' sickness experienced, 76.

Amount paid for medical attendance, \$52.00.

## III. ASSETS.

Cash deposited in Molsons Bank .....	\$688 41
Total assets .....	<u>\$688 41</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited 1st July and January, 1916.

The names and post office addresses of the auditors for 1916 were as follows:

R. Rose and A. Mirsive, Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the Constitution and By-laws during 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,006.83.

Cash received during 1916 from:

Dues . . . . .	\$473 80
Total receipts . . . . .	<u>\$473 80</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Rent, clerk hire, etc. . . . .	35 00
All other . . . . .	<u>171 44</u>
Total management expenses . . . . .	\$209 44

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	103 00
Medical attendance . . . . .	52 00
Sick benefits . . . . .	347 78
Benefits to widows and orphans . . . . .	<u>112 00</u>
Total expenditure . . . . .	<u>\$824 22</u>

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA  
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. Frasca, President .....	Toronto.
S. Agliaroli, Vice-President .....	Toronto.
Rocco Gianvecchio, Treasurer .....	Toronto.
F. Belmonte, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The membership at 31st December, 1916, was 13.  
Number of members who died during 1916, 2.  
Total amounts paid for funeral benefits, \$150.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.  
No member received sick benefits during 1916.  
Number of weeks' sickness experienced in 1916, none.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto .....	\$320 16
Total assets .....	<u>\$320 16</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1916.  
Name of auditor: Francesco Belmonte, Toronto.  
No changes were made during 1916 in the organization or management or in the constitution or rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$425.03.

Cash received during 1916 from:

Dues . . . . .	\$37 87
Interest . . . . .	10 26
Total receipts . . . . .	<u>\$48 13</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Total management expenses . . . . .	<u>\$3 00</u>

(b) Miscellaneous Expenditure.

Funeral benefits . . . . .	150 00
Totals . . . . .	<u>\$153 00</u>



DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, 598 Gerrard Street East, Toronto, Ont.*

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Nellie Nobes, Grand President .....Toronto.  
Emma Clarke, Grand Vice-President .....Toronto.  
Elizabeth Pincombe, Grand Past President .....Toronto.  
Frank H. Revell, Grand Treasurer .....Hamilton.  
Leonard George Cross, Grand Secretary, 598 Gerrard Street .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,044.  
Number of members of the Society who died during 1916, 12.  
Amount of funeral benefits paid during 1916, \$565.00.  
Total cash standing to credit of Funeral Fund, 31st December, 1916, \$10,096.69.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.  
Number of members who received sick benefits in 1916: Subordinate Bodies, 425.  
Juvenile Branch, 41.  
Total amount of benefits paid during 1916: Subordinate Bodies, \$2,654.50; Juvenile Branch, \$98.00; Total, \$2,752.50.  
Number of weeks' sickness experienced in 1916: By Subordinate Bodies, 1,061½;  
Juvenile Branch, 99.  
Amount paid for medical attendance during 1916: Subordinate Bodies, \$3,882.60;  
Juvenile Branch, \$287.40.  
Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1916;  
Subordinate, \$14,596.33; Juvenile, \$1,822.93.

IV. ASSETS.

Cash value of bonds .....	\$5,000 00
Cash value of mortgages .....	2,400 00
Actual cash on hand .....	1,225 50
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton ....	5,474 05
All other assets .....	523 46
Subordinates, \$20,139.89; Juveniles, \$1,900.44.	
Total assets .....	\$14,623 01

V. LIABILITIES.—None.

VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1916.  
Four such assessments were made during 1916, payable March, June, September, and December.

The Society's books were audited 23rd February, 1917.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1916 were as follows: Fanny Lloyd, Toronto; Rose Garlick, Toronto, and Ida Poulte, Toronto.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1915 (not extended), \$6,065.00.			
Cash received during 1916 from:			
Dues . . . . .	.....	\$10,679 68	\$498 63
Application fees . . . . .	\$75 00	176 00	.....
Initiation fees . . . . .	.....	358 50	38 90
Assessments . . . . .	987 85	.....	.....
Per capita tax . . . . .	987 84	.....	.....
Supplies sold . . . . .	339 73	.....	.....
Interest and dividends . . . . .	474 33	396 80	165 30
Premiums for guarantee of lodge officers ....	85 48	.....	.....
All other receipts . . . . .	2 58	.....	.....
	<hr/>	<hr/>	<hr/>
	\$2,952 81	\$11,610 98	\$702 83

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1916 for:			
Per capita tax . . . . .	.....	\$987 84	.....
Commission . . . . .	\$31 30	57 20	.....
Registration fee . . . . .	15 00	71 50	\$4 50
Supplies bought . . . . .	420 48	330 00	9 73
Expenses of meeting . . . . .	46 00	.....	.....
Rent, etc. . . . .	.....	1,790 00	99 20
Salaries, auditors' and officers' fees . . . . .	522 90	1,096 30	87 00
Postage, telegrams and express . . . . .	101 13	261 90	64 20
Printing, stationery and advertising . . . . .	54 00	51 20	.....
Premium for guarantee of lodge officers ....	3 00	80 08	5 40
Other expenses . . . . .	59 45	.....	.....
	<hr/>	<hr/>	<hr/>
Total expenses of management . . . . .	\$1,253 26	\$4,726 02	\$270 03

(b) Miscellaneous Expenditure.

Funeral benefits . . . . .	565 00	980 20	7 64
Sick benefits . . . . .	.....	2,654 50	98 00
Medical attendance . . . . .	.....	3,882 60	287 40
Invested in Government securities (not extended), \$500.00.			
	<hr/>	<hr/>	<hr/>
Totals . . . . .	\$1,818 26	\$12,243 32	\$663 07

THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Geo. Burch, President .....St. Catharines.  
William F. Clarke, Vice-President .....Grimsby.  
H. J. Johnston, Secretary-Treasurer .....St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		\$
Contracts in force 31st December, 1915.....	200	20,000 00
Add contracts taken during 1916, new or renewed .....	5	500 00
Gross number and amount of contracts on foot at any time during 1916.	205	20,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1916.....	2	200 00
Contracts lapsed in 1916.....	6	600 00
Total deductions extended .....	8	800 00
	8	800 00
Net contracts on foot at 31st December, 1916.....	197	19,700 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines ..... \$223 87

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Two assessments were made during 1916.

The accounts of the Society were audited on the 14th February, 1917.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1916: J. Colin Blain, St. Catharines.



## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$120.24.

Cash received during 1916 from:

Assessments . . . . .	\$374 00
Interest and dividends . . . . .	6 53
Total receipts . . . . .	<u>\$380 53</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Commission, etc. . . . .	\$12 90
Registration fee . . . . .	3 00
Expenses of Annual Meeting . . . . .	1 50
Printing, stationery and advertising . . . . .	4 00
Managing officers' salaries and officers' and auditors' fees . . . . .	50 00
Postage, telegrams and express . . . . .	5 50
Total expenses of management . . . . .	<u>\$76 90</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims . . . . .	200 00
Total expenditure . . . . .	<u>\$276 90</u>



## PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Belleville, Ont.*


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Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

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The Executive Officers of the Society at the 31st December, 1916, were as follows:

Evan H. McLean, Grand Master .....	Bowmanville, Ont.
O. W. London, Deputy Grand Master .....	Lansdowne, Ont.
W. C. Reid, Grand Treasurer .....	Belleville, Ont.
F. M. Clarke, Grand Secretary .....	Belleville, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 142.  
 No member died during 1916.  
 Amount of funeral benefit paid in 1916, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Six members received sick benefits during 1916.  
 Number of weeks' sickness during 1916, 26 4-7.  
 Sick benefits amounting to \$79.71 were paid.  
 Cash standing to credit of Sick Fund, \$621.90.

## III. ASSETS.

Cash in Bank of Montreal, Belleville .....	\$621 90
Total assets .....	<u>\$621 90</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are collected quarterly, in advance.  
 The Society's accounts were audited March 15th, 1917.  
 The books of record kept are: Membership Register, Record and Cash Book.  
 The name and post office address of the auditor for 1916 was as follows: J. W. Davison, Belleville.  
 Amount of bond of Secretary-Treasurer, \$1,000.00 (combined)

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$604.07.

Cash received during 1916 from:

Dues . . . . .	\$176 54
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Total receipts . . . . .	\$176 54
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
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Officers' salary, etc. . . . .	76 00
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Total expenses of management . . . . .	\$79 00
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(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	79 71
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Total expenditure . . . . .	\$158 71
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TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John Gracey, President .....Toronto.  
F. Gibson, Treasurer .....Toronto.  
Chas. J. Mitchell, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 420.  
Number of members who died during 1916, 6.  
Amount of funeral benefits paid during 1916, \$360.00.  
Cash to credit of fund at 31st December, 1916, \$1,584.91.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1916, 83.  
Amount of benefits paid in 1916, \$725.14.  
Number of weeks' sickness experienced in 1916, 200 3-7.  
Amount paid for medical attendance, \$156.00.  
Cash to credit of fund at 31st December, 1916, \$7,154.49.

III. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash on hand .....	.....	.....
Cash in Dominion and Royal Banks .....	\$1,584 91	\$7,154 49
Total assets .....	\$1,584 91	\$7,154 49

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Payments are made monthly.  
The accounts of the Society were duly audited for the year 1916, January 13th, 1917.  
Names and addresses of the auditors for the year 1916: W. Greenwood, J. Jordan,  
and R. Ivey, Toronto.  
Books kept by Society: Minute Book, Treasurer's Book and Bank Book.  
No changes were made in the Constitution and By-laws of the Society.

VI. CASH RECEIPTS.

Cash balance from 1915 (not extended)—		
Grand Body .....	\$1,687 06	
Subordinate Bodies .....	6,595 38	
	Grand	Subordinate
	Lodge.	Lodges.
Cash received during 1916 from:		
Initiation fees .....	.....	\$123 50
Dues . . . . .	.....	1,377 10
Per capita tax .....	\$210 20	.....
Interest . . . . .	47 65	189 04
All other sources .....	.....	326 12
	<hr/>	
Total receipts .....	\$257 85	\$2,015 76
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VII. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand	Subordinate
	Lodge.	Lodges.
Cash paid during 1916 for:		
Per capita tax .....	.....	\$281 20
Postage, etc. ....	.....	7 57
Rent, etc. ....	.....	75 65
Managing officers' salaries and officers and auditor's fees	.....	147 00
Printing, etc. ....	.....	13 25
	<hr/>	
Total expenses of management .....	.....	\$524 67

(b) Miscellaneous Expenditure.

Funeral benefits .....	\$360 00	.....
Sick benefits .....	.....	725 14
Medical attendance .....	.....	168 00
Other expenditure .....	.....	114 36
	<hr/>	
Total expenditure .....	\$360 00	\$1,532 17
	<hr/>	



ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Amherstburg, Ont.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- P. J. Reaume, President .....Amherstburg.
- P. Alex. Barron, Financial Secretary .....Amherstburg.
- L. Bertrand, Recording Secretary .....Amherstburg.
- J. Reaume, Treasurer .....Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 48.  
Number of members who died in 1916, none; amount paid for funeral benefits, nil.  
Number of members who received sick benefits in 1916, 3.  
Total amount paid for sick benefits in 1916, \$47.99.  
Number of weeks' sickness experienced in 1916, 12.  
Balance to credit of fund, 31st December, 1916, \$279.20.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1916 .....	\$279 20
Total assets .....	<u>\$279 20</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited March 4th, 1917.  
Names and addresses of the auditors for 1916: P. J. Reaume and Wm. Renard, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1915 (not extended), \$222.78.	
Cash received during 1916 from:	
Dues, application and initiation fees .....	\$170 50
Interest and dividends .....	6 57
Total . . . . .	<u>\$177 07</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, etc. ....	15 00
Salaries .....	43 50
Postage .....	1 16
Other expenses .....	10 00

Total expenses of management .....	\$72 66
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	47 99
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Total expenditure .....	\$120 65
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SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Antoni Wactawski, President .....Toronto.  
A. Purat, Vice-President .....Toronto.  
A. Lozicki, Recording Secretary .....Toronto.  
M. Jaworski, Financial Secretary .....Toronto.  
Stanislaw Naplosxczy, Treasurer .....Toronto.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 47.

Number of members who received sick benefits, 4.  
Total amount paid for sick benefits in 1916, \$73.00.  
Number of weeks' sickness experienced in 1916, 19.  
Amount paid for medical attendance for 1916, \$1.00.  
Balance to credit of fund, 31st December, 1916, \$554.99.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1916 .....	\$554 99
Total assets .....	<u>\$554 99</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash balance from 1915, \$412.34.

Cash received during 1916 from:

Application fees .....	\$31 50
Interest .....	8 00
Initiation fees .....	3 30
Dues .....	183 50
Donations .....	8 00
Degrees and cards .....	35
All other sources .....	47 85
Totals .....	<u>\$282 50</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies bought .....	37 50
Rent .....	12 00
Salary of Recording Secretary .....	6 00
Printing .....	5 00
Postage .....	2 35

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Expenses of management .....	\$65 85
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	73 00
Medical attendance .....	1 00

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Total expenditure .....	\$139 85
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## ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Morkis, President .....	Toronto.
F. Ragino, Vice-President .....	Toronto.
J. Wasileuskas, Recording Secretary .....	Toronto.
J. Simonaites, Treasurer .....	Toronto.
J. Baliunas, Financial Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 21.  
 No members died during 1916. Amount of funeral benefits paid during 1915, nil.  
 No members' wives died during 1916.  
 Amount paid in respect of deceased wives, nil.  
 Cash standing to credit of Funeral Fund at 31st December, 1916,

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Three members received sick benefits during 1916.

Number of weeks' sickness experienced during 1916, 12.  
 Sick benefits amounting to \$60.00 were paid.

## III. ASSETS.

Cash on hand .....	\$25 69
Cash in Royal Bank of Canada .....	400 48
Total assets .....	<u>\$426 17</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, payable each month.  
 The Society's accounts were audited quarterly during 1916.  
 The books of record kept are a Ledger, Minute and Cash Book.  
 Names and addresses of the auditors for 1916: A. Vilbikaitis and F. Ragino, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$430.60.

Cash received during 1916 from:

Initiation fees .....	\$13 00
Dues . . . . .	61 50
Supplies sold .....	6 10
Interest .....	13 48
All other .....	1 52
Total receipts .....	<u>\$95 60</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	6 75
Salaries .....	18 22
Printing .....	3 35
Postage, etc. ....	1 46
Supplies bought .....	1 50
Total expenses of management .....	<u>\$34 28</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	60 00
Gratuities .....	11 75
Total expenditure .....	<u>\$106 03</u>

THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

F. Harrington, President .....Toronto.  
J. C. Kidd, Secretary .....Toronto.  
Wm. Harber, Treasurer .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 177.

Number of members of the Society who died during 1916, 1.  
Amount of funeral benefits paid during 1916, \$100.00.  
Cash to credit of Funeral Fund, \$1,555.45.

IV. SICK BENEFITS.

Sick benefits are undertaken by the grand, subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1916...	7	3
Total amount of benefits paid during 1916 .....	\$105 00	\$33 00
Number of weeks' sickness experienced in 1916 .....	21	11
Amount paid for medical attendance in 1916 .....	\$73 00	\$35 00
Balance to credit of Sick and Funeral Fund, 31st December.	164 81	237 59

Two members of the Grand Body were sick for 12 weeks and sick benefits amounting to \$60.00 were paid and medical attendance amounting to \$53.75.

V. ASSETS.

Cash in various banks .....	\$3,345 69
Total . . . . .	<u>\$3,345 69</u>

VI. LIABILITIES.—\$30.00.

VII. MISCELLANEOUS.

The Society's accounts were duly audited quarterly for 1916.  
Names and post office addresses of the auditors for 1916: J. F. Holohan.  
Number of members in Ontario at 31st December, 1916, 177.  
Number of members in Ontario who died during 1916, 1.  
Amount of death benefits paid to Ontario members during 1916, \$100.00.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,954.43.

Cash received during 1916 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees .....	\$8 00	\$22 50	\$9 00
Dues .....	.....	332 99	273 20
Assessments .....	611 98	.....	.....
Per capita tax .....	72 69	.....	.....
Interest and dividends .....	36 30	70	12 07
Supplies sold .....	6 50	.....	.....
All other sources .....	.....	1 00	37 01
Total receipts .....	\$735 47	\$357 19	\$331 28

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1916 for:			
Per capita tax .....	.....	\$339 58	\$71 45
Commission .....	\$8 00	.....	.....
Registration fee .....	3 00	.....	.....
Investigation of claims .....	4 25	.....	.....
Supplies bought .....	5 49	3 55	1 75
Expenses of biennial meeting .....	4 00	.....	.....
Rent, light, heat and taxes .....	16 00	108 75	75 00
Officers' salaries .....	53 44	30 29	35 10
Printing .....	3 75	16 90	.....
Postage, etc. ....	6 39	7 24	4 02
All other .....	4 15	36 70	3 25
Total expenses of management .....	\$108 47	\$543 01	\$190 57

(b) Miscellaneous Expenditure.

Funeral benefits .....	100 00	.....	.....
Sick benefits .....	60 00	105 00	33 00
Medical attendance .....	53 75	73 00	35 00
Total expenditure .....	\$322 22	\$721 01	\$258 57



SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF  
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Aurora, Ont.*

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Fred. C. Ward, President .....	Toronto.
Selby Draper, Vice-President .....	Toronto.
J. M. Walton, Secretary .....	Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1916, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 21.

Number of members of the Society who received sick benefits during 1916, 2.

Total amount of benefits paid in 1916, \$28.42.

Number of weeks' sickness experienced in 1916, 7 2-7.

Total amount of cash standing to credit of Sick Fund at 31st December, 1916,  
\$943.84.

III. ASSETS.

Cash value of bonds, debentures, etc. ....	\$700 00
Cash in Bank of Montreal, Aurora .....	243 84
Total assets .....	<u>\$943 84</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1916.

The Society's accounts were audited November 23rd, 1916.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1916: James Vinson, Oshawa.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915, \$132.55.

Cash received during 1916 from:

Assessments . . . . .	\$105 43
Per capita tax and levies . . . . .	90
Interest . . . . .	40 48
<hr/>	
Total receipts . . . . .	\$146 81
<hr/>	

VIII. CASH EXPENDITURE.

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	3 00
Postage . . . . .	4 10
<hr/>	
Total expenditure . . . . .	\$7 10

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	28 42
<hr/>	
\$35 52	
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SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.  
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa, Ont.

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Vincenzo Cuccaro, President .....Ottawa.  
Vincenzo Macri, Secretary .....Ottawa.  
Francesco Guzzio, Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 86.  
Funeral benefits paid for deceased wife, \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1916, 9.  
Total amount of sick benefits paid during 1916, \$185.00.  
Number of weeks' sickness experienced in 1916, 37.  
Amount paid for medical attendance during 1916, \$46.50.

III. ASSETS.

Actual cash in Bank of Ottawa, 31st December, 1916 .....	\$968 31
Mortgage . . . . .	1,000 00
Total assets .....	<u>\$1,968 31</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited February 15th, 1917.  
Names and addresses of auditors of accounts of 1916: Pietro and Vittoria Pugliese, Ottawa, Ont.  
No changes were made during 1916 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,746.24.	
Cash received during 1916 from:	
Application fees .....	\$46 50
Dues . . . . .	420 00
Supplies sold .....	13 85
Interest . . . . .	58 82
Fines . . . . .	50
All other sources .....	19 00
Total receipts .....	<u>\$558 67</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, etc. ....	20 00
Supplies bought .....	16 22
Salaries . . . . .	25 00
Printing . . . . .	5 78
Postage, etc. ....	7 00
All other .....	3 10

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Total expenses of management .....	\$80 10
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Sick benefits .....	185 00
Medical attendance .....	46 50

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Total expenditure .....	\$336 60
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## NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Hyman Stern, President .....	Toronto.
Wolfe Solomons, Secretary .....	Toronto.
Isaac Chapnick, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 61.

No members died during 1916, and no funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 4.

Amount paid for sick benefits, \$80.00.

Number of weeks' sickness experienced, 16.

Amount paid for medical attendance, \$254.00.

## III. ASSETS.

Value of real estate .....	\$700 00
Cash deposited in Dominion Bank .....	694 85
Total assets .....	<u>\$1,394 85</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited quarterly during 1916.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and post office addresses of the auditors of accounts of 1916: N. Goldman,

J. Cornblum and A. Fireman, Toronto.

No changes were made in regard to sick benefits during 1916.

Amount of bond of Treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$616.54.

Cash received during 1916 from:

Application fees .....	\$8 00
Dues .....	400 80
Assessments .....	265 00
Interest .....	5 00
Total receipts .....	<u>\$678 80</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent .....	39 00
Supplies bought .....	5 00
Managing officers' salaries, etc. ....	138 15
Printing .....	25 00
Postage .....	28 00
All other expenses .....	28 34
Total management expenses .....	<u>\$266 49</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	80 00
Medical attendance .....	254 00
Total expenditure .....	<u>\$600 49</u>

ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Renfrew, Ont.

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Philip Klomon, President .....Renfrew.
- A. Freemark, Vice-President .....Renfrew.
- F. Cybulski, Recording Secretary .....Renfrew.
- J. Prince, Financial Secretary .....Renfrew.
- John Rouble, Treasurer .....Renfrew.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 36.  
One member died during 1916, and funeral benefits were paid amounting to \$50.00.  
No members wives died during 1916.  
Amount paid in respect of deceased wives, nil.  
Cash standing to credit of Funeral Benefit Fund, \$675.25.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1916.  
Number of weeks' sickness experienced during 1916, none.  
No sick benefits were paid.

III. ASSETS.

Cash in Merchants Bank, Renfrew .....	\$675 25
All other assets .....	15 00
	<hr/>
Total assets .....	\$690 25
	<hr/>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.  
The Society's accounts were audited January 19th, 1917.  
The books of record are Cash Book, Ledger, Minute and Endowment Register.  
Names and addresses of the auditors for 1916: Frank Zavitski and August Zavitski.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$656.94.

Cash received during 1916 from:

Assessments (special) .....	\$13 60
Interest and dividends .....	19 25
Application fees .....	4 55
Initiation fees .....	1 50
Dues . . . . .	102 25
Badges, etc. ....	2 30
Total receipts .....	<u>\$143 45</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies bought .....	25 00
Rent . . . . .	30 00
Salaries, 1915 and 1916 .....	12 64
Postage, telephone, etc. ....	50
Total expenses of management .....	<u>\$71 14</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	50 00
All other expenditure .....	4 00
Grand total .....	<u>\$125 14</u>



## THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Rosenberg, President .....	Toronto.
D. Brown, Vice-President .....	Toronto.
Morris Lifshitz, Secretary .....	Toronto.
H. Posin, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1916, was 203.

Amount paid for funeral benefits, \$138.00.

Number of members' wives who died during 1916, 1.

Amount of funeral benefits paid, \$23.25.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Thirty-nine members received sick benefits during 1916, amounting to \$435.00.

Number of weeks' sickness experienced during 1916, 87.

Amount paid for medical attendance, \$443.50.

Amount of cash standing to credit of the fund, \$3,115.84.

## III. ASSETS.

Cash value of real estate, less incumbrances .....	\$4,000 00
Cash on hand .....	3 31
Cash in Northern Crown Bank .....	494 10
Cash in Dominion Bank .....	1,098 09
Cash in Union Bank .....	1,019 67
Cash in Dominion Bank (City Hall Branch) .....	428 67
All other assets .....	130 95
Total .....	<u>\$7,174 79</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No assessments were made during the year 1916.

The accounts were duly audited quarterly during 1916.

Names and addresses of the auditors for the year 1916: J. Rosenblatt and L. Kamarner, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

Amount of bond of Treasurer, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,708.54.

Cash received during 1916 from:

Application fees .....	\$7 00
Initiation fees .....	4 00
Fines .....	25
Dues, Hospital and Relief Fund .....	323 65
Interest .....	74 87
Supplies sold .....	90 55
Dues .....	1,298 40
Medical fees .....	446 95
All other sources .....	419 26
<b>Total receipts .....</b>	<b>\$2,664 93</b>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies .....	200 00
Rent .....	80 00
Managing officers' salaries .....	204 75
Printing .....	100 45
Postage .....	118 93
<b>Total expenses of management .....</b>	<b>\$707 13</b>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	258 25
Benefits to orphans .....	30 00
Sick benefits .....	435 00
Medical attendance .....	443 50
Gratuities to distressed members .....	383 75
<b>Total expenditure .....</b>	<b>\$2,257 63</b>

YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

T. Gold, President .....	Toronto.
D. Heinel, Vice-President .....	Toronto.
S. Zied, Treasurer .....	Toronto.
Harry Zweig, Financial Secretary .....	Toronto.
M. Fine, Recording Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1916, 82.  
No members died during 1916.  
Amount of funeral benefits during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 5.  
Amount paid for sick benefits during 1916, \$90.00.  
Number of weeks' sickness experienced during 1916, 18.  
Amount paid for medical attendance during 1916, \$86.50.

III. ASSETS.

Value of real estate .....	\$450 00
Cash deposited in Bank of Montreal .....	787 00
Total assets .....	<u>\$1,237 00</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

Assessments are made yearly, and payable on December 30th.  
The Society's accounts were audited December 27th, 1916.  
The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.  
Names and addresses of the auditors for 1916: M. Sheenkmon and M. J. Weirs, Toronto.  
No changes were made during 1916 in the Constitution and Rules in relation to benefits.  
Amount of bond of treasurer, \$25.00.  
15 F. S.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$803.15.

Cash received during 1916 from:

Application fees .....	\$41 50
Dues .....	764 96
Interest and dividends .....	10 20
Degrees and cards .....	9 30
All other sources .....	104 08
<b>Total receipts .....</b>	<b>\$930 03</b>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Commission and organization expenses .....	\$74 75
Registration fee .....	3 00
Rent, etc. ....	485 00
Salaries, auditors' and officers' fees .....	48 00
Postage, telegrams and express .....	27 68
Printing, stationery and advertising .....	48 85
<b>Total expenses of management .....</b>	<b>\$687 28</b>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	90 00
Medical attendance .....	86 50
Gratuities to distressed members .....	43 00
Other expenditure .....	39 40
<b>Total expenditure .....</b>	<b>\$946 18</b>



ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. W. McGuire, President .....London.  
John H. Hiscocks, Secretary .....London.  
A. E. Barbour, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1916, \$1,351,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915 .....	3,072	\$ c. 1,320,430 00
Add contracts taken during 1916, new and renewed .....	346	115,195 00
Gross number and amount of contracts on foot at any time during 1916.	3,418	1,435,625 00
	Number.	Amount.
Deductions:		
Contracts matured in 1916 .....	31	\$ c. 17,585 00
Contracts lapsed in 1916 .....	392	66,540 00
Total deductions .....	423	84,125 00
Net contracts on foot 31st December, 1916 .....	2,995	1,351,500 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of mortgages .....	\$196,539 59
Cash value of bonds and debentures .....	143,224 75
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario .....	6,085 43
Interest due and accrued .....	11,130 01
All other assets .....	1,090 16
Total assets .....	<u>\$358,069 94</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$1,085 00
Amount of other liabilities .....	388 21
Total liabilities .....	<u>\$1,473 21</u>

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1916.

The books of the Society were audited at the end of each month during 1916.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1916 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1916.

No changes were made during 1916 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Number of members in Ontario at 31st December, 1916, 2,995.

Amount of insurance in force in Ontario at 31st December, 1916, \$1,351,500.00.

Number of members in Ontario who died during 1916, 31.

Amount of death benefits paid to Ontario members during 1916, \$18,995.00.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$9,085.79.

Cash received during 1916 from:

Dues .....	\$30,260 00
Transfers and duplicates .....	45 00
Interest and dividends .....	18,347 20
All other .....	19 70
Cash received from investments (not extended), \$57,811.95.	

Total cash receipts .....	<u>\$48,671 90</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Commission and organization expenses .....	\$958 00
Registration fee .....	25 00
Expenses of Annual Meeting .....	46 90
Travelling expenses .....	22 60
Rent, light, heat and taxes .....	718 67
Managing officers' salaries, officers' fees .....	2,908 00
Law costs .....	52 00
Printing, stationery and advertising .....	354 26
Postage, telegrams and express .....	229 35
Guarantee premiums .....	25 00
Compensation to London & Western Trusts Co. ....	1,151 08
Donation to British Red Cross .....	1,000 00
Patriotic Fund .....	1,200 00
Fees for overseas members .....	490 00
Other expenses .....	617 85
<hr/>	
Total expenses of management .....	\$9,798 71

(b) Miscellaneous Expenditure.

Life insurance claims .....	18,995 00
Gratuities to distressed members .....	250 00
Cash paid for investments (not extended), \$80,440.50.	
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Total expenditure .....	\$29,043 71

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	105	17,500 00	1,050 00	.....	.....
25-29.....	308	100,900 00	3,080 00	.....	.....
30-34.....	403	167,400 00	4,030 00	1	400 00
35-39.....	410	197,770 00	4,100 00	1	700 00
40-44.....	461	233,430 00	4,610 00	4	2,800 00
45-49.....	423	206,675 00	4,230 00	4	2,030 00
50-54.....	347	163,480 00	3,470 00	4	2,485 00
55-59.....	277	124,520 00	2,770 00	2	1,085 00
60-64.....	133	62,300 00	1,330 00	8	4,445 00
65-69.....	97	45,045 00	970 00	3	840 00
70-74.....	37	17,080 00	370 00	3	2,100 00
75-79.....	19	11,200 00	190 00	1	700 00
80-84.....	2	1,400 00	20 00	.....	.....
85 and over .....	4	2,800 00	40 00	.....	.....
<hr/>		<hr/>		<hr/>	
Totals.....	3,026	1,351,500 00	30,260 00	31	17,585 00

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Abe Riba, President .....Toronto.  
D. Lipshitz, Treasurer .....Toronto.  
M. Gellman, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 150.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid in 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 30.  
Amount of benefits paid in 1916 in respect of sick members, \$180.00.  
Number of weeks' sickness experienced during 1916, 60.  
Amount paid for medical attendance during 1916, \$234.00.  
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1916, \$86.92.

V. ASSETS.

Cash in Bank of Nova Scotia, Toronto .....	\$86 92
Total assets .....	<u>\$86 92</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1916 on December 29th, 1916.  
Name and address of auditor: L. Tredler, Toronto.  
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$139.42.	
Cash received during 1916 from:	
Dues .....	\$471 00
Initiations .....	3 50
Total receipts .....	<u>\$474 50</u>



IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:	
Law costs .....	\$1 00
Registration fee .....	3 00
Rent, light, heat and taxes .....	60 00
Managing officers' salaries, etc. ....	16 00
Printing .....	20 00
Postage .....	10 00
All other .....	3 00
<hr/>	
Total expenses of management .....	\$113 00

(b) Miscellaneous Expenditure.

Sick benefits .....	180 00
Medical attendance .....	234 00
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Grand totals .....	\$527 00
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CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. J. Taylor, Provincial Chief Ruler .....Toronto.  
Wm. Thomson, Provincial Deputy Ruler .....Toronto.  
Thos. Bell, Provincial Past Chief Ruler .....Toronto.  
Chas. Maylo, Provincial Superintendent of Juveniles .....Toronto.  
J. M. Tosh, Provincial Treasurer .....Toronto.  
John E. T. Paterson, Provincial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership: Supreme Body, 13; Subordinate Bodies, 333; Juveniles, 380.  
Number of members who died during 1916, 4.  
Amount of funeral benefits paid during 1916, \$200.00.  
Cash to credit of fund at 31st December, 1916: Supreme Body, \$2,197.03; Juvenile \$203.08

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1916: Subordinate Bodies, 78  
Amount of benefits paid in 1916, \$930.34.  
Number of weeks' sickness experienced in 1916, 239½.  
Amount paid for medical attendance: Subordinate Bodies, \$371.71; Juvenile, \$249.43.  
Cash standing to credit of Sick Benefit Fund at 31st December, 1916: Supreme Body, \$5,214.03; Subordinate Bodies, \$475.02.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages .....	\$5,075 00	.....	.....
Cash on hand .....	53 76	.....	.....
Cash on deposit in Bank of British North America, Toronto .....	2,370 73	\$205 71	\$38 06
Cash on deposit in Royal Bank, Welland..	.....	100 50	.....
Cash on deposit in Bank of Hamilton, Hamil- ton .....	.....	141 63	39 06
Total assets .....	\$7,499 49	\$447 84	\$77 12

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.  
The Society's accounts were duly audited 19th February, 1917.

Books of record kept by the Society are: Contribution, Register, Account and Secretary's and Treasurer's Cash Book.

Names and addresses of auditors for 1916 were as follows: W. A. Gordon, Toronto, and R. N. J. Peters, Hamilton.

Certain changes were made during 1916 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1915 (not extended), \$6,695.39.			
Cash received during 1916 from:			
Initiation fees .....		\$12 50	\$14 20
Dues .....		371 71	249 43
Assessments .....	\$1,821 70	460 04	99 23
Per capita tax and levies .....	108 81	92 81	16 00
Supplies sold .....	138 29	11 20	1 44
Interest .....	334 01	6 25	.....
All other sources .....	630 18	25 07	.....
Total .....	\$3,032 99	\$979 58	\$380 30

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:			
Per capita tax .....		\$92 81	\$16 00
Registration fee .....	\$10 00	.....	.....
Law costs .....	1 00	.....	.....
Supplies bought .....	124 00	95 79	42 50
Expenses of meeting .....	11 64	.....	.....
Travelling expenses .....	13 16	.....	.....
Rent, light, heat and taxes .....	12 00	250 00	44 00
Officers' salaries .....	75 00	48 95	.....
Printing stationery and advertising....	21 86	.....	.....
Postage, etc. ....	32 60	38 90	3 42
Total expenses of management ....	\$301 26	\$526 45	\$105 92

(b) Miscellaneous Expenditure.

Per capita tax .....	1 65	81 42	.....
Funeral benefits .....	200 00	.....	.....
Sick benefits .....	930 34	.....	.....
Medical attendance .....	.....	371 71	249 43
Gratuities .....	.....	.....	.....
All other expenditure .....	235 63	.....	.....
Total expenditure .....	\$1,668 88	\$979 58	\$355 35

## CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ontario.*

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James Taylor, President .....Hamilton, Ont.  
 John Speers, Vice-President .....Hamilton, Ont.  
 W. J. Garrison, Secretary .....Hamilton, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 100.

No member died during 1916.

Amount of funeral benefits during 1916, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 20.

Amount paid for sick benefits during 1916, \$246.09.

Number of weeks' sickness experienced during 1916, 76¾.

Amount paid for medical attendance during 1916, \$93.75.

Amount of cash standing to credit of Sick Fund, \$106.79.

## III. ASSETS.

Cash on hand .....	\$0 90
Cash in Bank of Hamilton .....	105 89
Total assets .....	<u>\$106 79</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 18th, 1917.

Twelve assessments were made in 1916, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1916 were as follows: Thomas Taylor and Michael Bonnay, Hamilton, Ont.

No changes were made in 1916 in relation to benefits.



VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,278.60.  
Cash received during 1916 from:

Assessments . . . . .	\$62 70
Interest . . . . .	21 68
Total . . . . .	<u>\$84 38</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	11 50
Postage, etc. . . . .	1 85
Total . . . . .	<u>\$16 35</u>

(b) Miscellaneous Expenditure.

Patriotic . . . . .	900 00
Sick benefits . . . . .	246 09
Medical attendance . . . . .	93 75
Total . . . . .	<u>\$1,256 19</u>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Dmytro Czgrywaty, President .....Brantford.  
John Tindohir, Secretary .....Brantford.  
D. Wolkovich, Treasurer .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 31.  
No member of the Society died during 1916.  
Amount paid for funeral benefits during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 1.  
Amount paid for sick benefits, \$17.50.  
Number of weeks' sickness experienced during 1916, 5.  
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1916, \$571.32.

III. ASSETS.

Cash in hands of Treasurer .....	\$1 50
Cash in Bank of Hamilton, Brantford .....	569 82
Total .....	<u>\$571 32</u>

IV. LIABILITIES.—\$17.50.

V. MISCELLANEOUS.

Assessments are made monthly.  
Number of assessments made during 1916, 12.  
The Society's accounts were audited December 4th, 1916.  
Names and addresses of the auditors of accounts for 1916: O. Kalichyk and M. Brenkoch, Brantford.  
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$432.24.

Cash received during 1916 from:

Dues .....	\$149 55
Interest and dividends .....	13 36
Total receipts .....	<u>\$162 91</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs .....	\$1 55
Registration fee .....	3 00
Supplies bought .....	1 78
Total expenses of management .....	<u>\$6 33</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	17 50
Grand totals .....	<u>\$23 83</u>

## HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ont.*

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

W. T. James, President .....	Hamilton.
A. B. TenEyck, Treasurer .....	Hamilton.
R. Aitchison, Secretary .....	Hamilton.
W. Linstead, Committeeman .....	Hamilton.
H. Walsh, Committeeman .....	Hamilton.
Wm. Murdock, Committeeman .....	Hamilton.
E. Boyle, Committeeman .....	Hamilton.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 84

Total amount of funeral benefits paid during 1916, \$950.00.

Number of members who died during 1916, 4.

## V. ASSETS.

Cash value of mortgages .....	\$18,500 00
Cash value of bonds, debentures, etc. ....	22,099 37
Cash on deposit to Society's credit in Bank of Hamilton .....	796 73
Interest due and accrued .....	613 02
Total . . . . .	<u>\$42,009 12</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No action was instituted against the Society during 1916.

Twenty-four assessments were made during 1916.

The accounts for the year 1916 were duly audited March 2nd, 1917.

Name and address of auditor: W. H. Davis, Hamilton.

## VIII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$8,643.50.

Cash received during 1916 from:

Assessments .....	\$6,104 84
Interest .....	2,075 33
Donations . . . . .	140 00
Total receipts .....	<u>\$8,320 17</u>



IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee .....	\$3 00
Auditors' fees .....	7 50
Printing . . . ..	2 25
All other .....	25
<hr/>	
Total expenses of management .....	\$13 00

(b) Miscellaneous Expenditure.

Funeral benefits .....	950 00
For investments (not extended), \$15,203.94.	
<hr/>	
	\$963 00
<hr/>	

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thos. Jenkins, Grand Master .....Toronto.  
H. J. Bentley, Grand Chancellor .....Toronto.  
A. E. Rowley, Grand Almoner .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1916, \$74,750.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1915.....	199	\$ c. 83,250 00
Add contracts taken during 1916, new or renewed .....		
Gross number and amount of contracts on foot at any time during 1916	199	83,250 00
Deductions :		
	Number.	Amount.
Contracts matured .....	2	\$ c. 1,000 00
Contracts lapsed in 1916.....	20	7,500 00
Total deductions extended.....	22	8,500 00
Net contracts on foot 31st December, 1916.....	177	74,750 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1916, was 292.

Number of members who died during 1916, 2.

Total amount of funeral benefits paid during 1916, \$200.00.

Number of members' wives who died during 1916, none.

Total amount of funeral benefits paid during 1916 in respect of deceased wives, nil.

Total cash standing to credit of funeral fund, \$1,057.03.

## IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1916, 51.

Amount of sick benefits paid in 1916, \$937.00.

Number of weeks' sickness experienced in 1916, 258.

Amount paid for medical attendance during 1916, \$518.58.

Total standing to credit of Sick Benefit Fund, \$898.09.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash value of bonds, etc. ....	\$4,962 42	.....	.....
Cash on deposit to Society's credit, not drawn against, in various banks .....	2,275 62	\$644 52	\$502 06
Interest due and accrued .....	20 83	.....	.....
Total assets of Life Insurance Fund (not ex- tended), \$5,909.14 .....	.....	.....	.....
Total assets of Sick and Funeral Fund (not ex- tended), \$1,057.03 .....	.....	.....	.....
Total assets of General and other funds (not ex- tended), \$271.87 .....	.....	.....	.....
All other assets .....	1,083 70	1,366 81	107 00
Total assets .....	\$8,342 57	\$2,011 33	\$609 06

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1916, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1916.

The accounts of the Society were audited February 17th, 1917.

Books of record and account kept by the Society: Grand Register and Card System.

Names and post office addresses of the auditors for 1916 were: G. O. Merson & Co., Toronto.

No changes were made in the constitution during 1916.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1916, 320.

Number of certificate holders in Ontario at 31st December, 1916, 177.

Amount of insurance in force in Ontario at 31st December, 1916, \$74,750.00.

Number of members in Ontario who died during 1916, 2.

Amount of death benefits paid to Ontario members during 1916, \$1,200.00.

## VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1915 (not extended), \$6,297.08.			
Cash received during 1916 from:			
Application fees .....	\$5 00	\$14 25	.....
Initiation fees .....	.....	25 00	\$11 00
Dues .....	.....	2,009 16	293 11
Assessments .....	1,442 20	.....	.....
Per capita tax and levies .....	428 85	.....	.....
Degrees and cards .....	.....	7 15	.....
Funeral Fund .....	385 30	.....	.....
Rent .....	.....	33 97	.....
Supplies sold .....	5 39	.....	.....
Extension Fund .....	212 35	.....	.....
Interest and dividends .....	221 65	8 30	12 75
All other sources .....	4 00	29 10	10 91
Total receipts .....	\$2,704 74	\$2,126 93	\$327 77

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax or levies .....	.....	\$619 95	\$31 00
Organization expenses, etc. ....	\$29 00	.....	.....
Travelling expenses .....	.....	.....	.....
Registration fee .....	3 00	.....	.....
Rent, light, heat and taxes .....	22 00	226 00	40 90
Supplies bought .....	13 68	68 36	.....
Salaries, officers' and auditors' fees .....	210 00	169 45	3 10
Medical examiner's salary and expenses.....	1 50	.....	.....
Fire insurance .....	3 50	.....	.....
Printing, stationery, advertising, etc.....	59 75	38 87	.....
Postage, telegrams, etc. ....	45 18	69 34	7 07
Premiums for guarantee of lodge officers.....	13 35	4 75	.....
Other expenses .....	3 00	.....	.....
Total expenses of management .....	\$403 96	\$1,196 72	\$82 07

(b) *Miscellaneous Expenditure.*

Life insurance payments .....	1,000 00	.....	.....
Funeral benefits .....	200 00	.....	.....
Sick benefits .....	.....	890 00	47 00
Medical attendance .....	.....	419 78	98 80
Gratuities to distressed members .....	.....	45 15	10 00
All other expenditure .....	159 82	10 10	9 85
Total expenditure .....	\$1,763 78	\$2,561 75	\$247 72



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1916.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5	2,250 00	2 04	.....	.....
25-29.....	17	6,750 00	6 62	.....	.....
30-34.....	38	15,750 00	16 56	.....	.....
35-39.....	38	16,000 00	19 78	.....	.....
40-44.....	27	11,000 00	17 30	.....	.....
45-49.....	23	9,500 00	16 29	.....	.....
50-54.....	14	6,750 00	15 68	1	500 00
55-59.....	9	3,750 00	8 52	1	500 00
60-64.....	2	1,000 00	2 36	.....	.....
65-69.....	2	1,000 00	2 11	.....	.....
70-74.....	2	1,000 00	3 64	.....	.....
75-79.....	.....	.....	.....	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over .....	.....	.....	.....	.....	.....
Totals,.....	177	74,750 00	110 90	2	1,000 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Felici, President .....Hamilton.  
F. Rubeis, Vice-President .....Hamilton.  
A. del Piero, Secretary .....Hamilton.  
E. Piersen, Financial Secretary .....Hamilton.  
F. di Ciccio, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 50.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid during 1916, none.  
Cash to credit of fund at 31st December, 1916, \$147.40.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1916, 7.  
Amount of benefits paid during 1916, \$95.00.  
Number of weeks' sickness experienced in 1916, 19.  
Medical attendance, \$35.00.

III. ASSETS.

Cash in Royal Bank, Hamilton .....	\$147 40
Total assets .....	\$147 40

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1916.  
The accounts of the Society were duly audited December 31st, 1916.  
Name and address of the auditor for the year 1916: Frank di Ciccio, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$194.92.	
Cash received during 1916 from:	
Assessments and dues .....	\$308 48
Total receipts .....	\$308 48

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Expenses of annual meeting .....	\$151 00
Supplies bought .....	9 50
Rent, etc. ....	18 00
Printing, etc. ....	10 00
Postage, etc. ....	12 50
<hr/>	
Total expenses of management .....	\$201 00

*(b) Miscellaneous Expenditure.*

Sick benefits .....	95 00
Medical attendance .....	35 00
All other .....	25 00
<hr/>	
Total expenditure .....	\$356 00
<hr/>	

ZION BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

S. M. Ross, President .....Toronto.  
S. Kaplan, Vice-President .....Toronto.  
S. Springman, Treasurer .....Toronto.  
P. J. Isaacson, Financial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1916, 138.  
One member died during 1916 and \$100.00 funeral benefits were paid.  
One member's wife died during 1916 and \$35.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 15.  
Amount paid for sick benefits, \$157.50.  
Number of weeks' sickness experienced, 31½.  
Amount paid for medical attendance, \$140.99.  
Amount standing to the credit of the Society, \$36.85.

III. ASSETS.

Cash on deposit to Society's credit .....	\$724 13
Total assets .....	<u>\$724 13</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books of the Society were duly audited January, 1917.  
The following books of record are kept: Cash Book, Ledger and Day Book.  
Names and addresses of auditors of accounts for 1916: B. Nathanson and B. Beder,  
Toronto.  
Certain changes were made in the Constitution and By-laws during 1916.



## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$219.85.

Cash received during 1916 from:

Application fees .....	\$81 00
Per capita tax and levies .....	257 31
Dues . . . . .	1,068 67
Hospital fund .....	41 75
Interest . . . . .	9 78
Emergency fund .....	26 50
All other .....	335 34
Total receipts .....	<u>\$1,820 35</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent, light, heat, taxes .....	100 00
Salaries . . . . .	80 00
Printing . . . . .	116 00
Postage, telephones, etc. ....	44 93
All other expenses .....	28 20
	<u>\$372 13</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	144 95
Benefits to widows and orphans .....	100 00
Sick benefits .....	157 50
Medical attendance .....	140 99
Relief . . . . .	261 40
Cemetery . . . . .	138 00
Grand totals .....	<u>\$1,314 97</u>

## BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ont.*

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

T. Partridge, President .....Hamilton.  
 W. Gates, Vice-President .....Hamilton.  
 A. G. Tribbeck, Secretary .....Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 176.  
 Number of members who died during 1916, none.  
 Amount paid for funeral benefits, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1916, 31.  
 Amount of benefits paid during 1916, \$250.00.  
 Number of weeks' sickness experienced in 1916, 80 1-3.  
 Amount paid for medical attendance during 1916, \$250.00.  
 Total amount to credit of Sick Benefit Fund, \$267.28.

## III. ASSETS.

Cash on hand .....	\$267 28
Total . . . . .	<u>\$267 28</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1916, 12.

The Society's accounts were audited quarterly during 1916.

Names and addresses of the auditors of accounts for 1916: Miss Humphrey, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

No changes were made during 1916 in the organization or management or in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$358.83.

Cash received during 1916 from:

Dues . . . . .	\$481 45
Donation from Company . . . . .	50 00
	<hr/>
	\$481 45
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
	<hr/>
Total expense of management . . . . .	\$3 00

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	250 00
Medical attendance . . . . .	250 00
Gratuities to distressed members . . . . .	70 00
	<hr/>
Total expenditure . . . . .	\$573 00
	<hr/>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT  
ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ont.*

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Thos. Barnes, President .....	Hamilton.
D. Rolston, Vice-President .....	Hamilton.
Samuel Beech, Secretary .....	Hamilton.
H. Bricknell, Treasurer .....	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 456.

Number of members of the Society who died during 1916, 5.

Total amount of funeral benefits paid during 1916, \$250.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1916, 135.

Total amount of benefits paid in 1916, \$1,169.10.

Number of weeks' sickness experienced in 1916, 334.

Total amount of cash standing to credit of Sick Fund at 31st December, 1916,  
\$1,281.82.

III. ASSETS.

Cash in Bank of Hamilton .....	\$1,281 82
Total assets .....	<u>\$1,281 82</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1916, 13.

The accounts of the Society were audited on January 30th, 1917.

The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.

Names and addresses of auditors of accounts for 1916: J. Wise and A. Lay, Hamilton, Ont.

No changes were, during 1916, made in the Constitution and Rules.



VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,456.75.

Cash received during 1916 from:

Dues . . . . .	\$1,346 40
Interest . . . . .	43 87
Total receipts . . . . .	<u>\$1,390 27</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	46 50
Supplies bought . . . . .	1 00
Salaries . . . . .	85 00
Clerk hire . . . . .	10 00
Total expenses of management . . . . .	<u>\$145 50</u>

(b) Miscellaneous Expenditure.

Funeral benefits . . . . .	250 00
Sick benefits . . . . .	1,169 70
Total expenditure . . . . .	<u>\$1,565 20</u>

IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

G. C. McEwen, President .....Toronto.  
W. Chapman, Vice-President .....Toronto.  
W. Ward, Secretary-Treasurer .....Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 69.  
Number of members who received sick benefits during 1916, 11.  
Amount of sick benefits paid during 1916, \$94.72.  
Number of weeks' sickness experienced during 1916, 19.  
Amount paid for medical attendance during 1916, none.  
Amount standing to credit of Sick and Funeral Benefit Fund, \$289.41.

III. ASSETS.

Cash in Bank of Toronto, Toronto ..... \$289 41

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.  
Twelve assessments were made during 1916.  
The books were duly audited for 1916, June 30th, 1916, and December 31st, 1916.  
Names and addresses of the auditors for 1916: G. D. Spellen and M. Gooding, Toronto.  
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915, \$192.95.  
Cash received during 1916 from:  
Dues ..... \$198 40  
Interest ..... 6 03  
All other sources ..... 55  
Total receipts ..... \$204 98

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Secretary's salary .....	9 00
Supplies bought .....	1 30
Postage, etc .....	25
Printing, stationery, etc. ....	25
Total expenses of management .....	\$13 80

*(b) Miscellaneous Expenditure.*

Sick benefits .....	94 72
Total expenditure .....	\$108 52

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY, LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Meaford, Ontario.

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Frank Kent, President .....	Meaford, Ont.
Charles Shaw, Vice-President .....	Meaford, Ont.
W. H. Turner, Secretary .....	Meaford, Ont.
Harold Solomon, Treasurer .....	Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 103.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid in 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 26.  
Amount of benefits paid in 1916 in respect of sick members, \$266.79.  
Number of weeks' sickness experienced in 1916, 53.  
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1916,  
\$454.75.

III. ASSETS.

Cash in Molsons Bank, Meaford .....	\$454 75
Total .....	<u>\$454 75</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited July 1st and December 31st, 1916.  
Names and addresses of the auditors of accounts for 1916: N. Burleigh and Harvey  
Dillon, Meaford, Ont.  
Books of record and account kept: Cash Book and Disbursement Book.  
No changes were made during 1916 in the organization, management or Constitution  
and Rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$232.17.

Cash received during 1916 from:

Assessments .....	523 00
Interest .....	9 22
Total receipts .....	<u>\$532 22</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Law costs .....	50
Salaries, officers' and auditors' fees .....	31 75
Total expenses of management .....	<u>\$35 25</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	266 79
Other expenditure .....	7 60
Total expenditure .....	<u>\$309 64</u>

TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- B. Jacobs, President .....Toronto.
- S. Shroht, Vice-President .....Toronto.
- F. Wald, Treasurer .....Toronto.
- B. Spiegel, Financial Secretary .....Toronto.
- M. Garfinkel, Recording Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 88.  
Number of members of the Society who died during 1916, none.  
Amount paid for funeral benefits during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 19.  
Amount paid for sick benefits during 1916, \$215.00.  
Number of weeks' sickness experienced during 1916, 43.  
Amount paid for medical attendance during 1916, \$324.25.

III. ASSETS.

Real estate .....	\$1,000 00
Cash in Northern Crown Bank .....	712 15
Total .....	<u>\$1,712 15</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited November 19th, 1916.  
The books of record or account kept are: Record Book, Ledger, etc.  
No changes were made in 1916 in the Constitution and Rules of the Society in relation to benefits.  
Amount of bond of Secretary, \$100.00.  
Amount of bond of Treasurer, \$100.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$468.57.

Cash received during 1916 from:

Initiation fees .....	\$10 00
Dues .....	1,053 00
Interest .....	12 00
<hr/>	
Total receipts .....	\$1,075 00
<hr/>	

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Salaries .....	110 00
Rent light, heat and taxes .....	75 50
Printing, stationery and advertising .....	43 50
Postage .....	60 17
<hr/>	
Total expenses of management .....	\$292 17

(b) *Miscellaneous Expenditure.*

Sick benefits .....	215 00
Medical attendance .....	324 25
<hr/>	
Total expenditure .....	\$831 42
<hr/>	

## NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

J. Pillsbury, President .....	Toronto.
Wm. Galloway, Vice-President .....	Toronto.
James S. Morrison, Treasurer .....	Toronto.
Geo. Clarke, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 82.  
 Number of members who died during 1916, 1.  
 Amount paid for funeral benefits, \$30.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1916, 30.  
 Amount of benefits paid during 1916, \$398.55.  
 Number of weeks' sickness experienced in 1916, 98.  
 Total amount to credit of Sick Benefit Fund, \$159.81.

## III. ASSETS.

National Iron Works .....	\$100 00
Cash in Standard Bank, Toronto .....	59 81
Total .....	<u>\$159 81</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made semi-monthly.  
 Number of assessments made during 1916, 22.  
 The Society's accounts were audited March 1st, 1917.  
 Names and addresses of the auditors of accounts for 1916: Thos. Fee and Thos. Cradock, Toronto.  
 Books of record and account: Cash Book, Minute and Order Books.  
 No changes were made during 1916 in the organization or management or in the Constitution and rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$242.46.

Cash received during 1916 from:

Interest .....	\$3 10
Dues .....	362 30
Total receipts .....	<u>\$365 40</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	1 50
Salaries .....	15 00
Total management expenses .....	<u>\$19 50</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	30 00
Sick benefits .....	398 55
Total expenditure .....	<u>\$448 05</u>

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa, Ontario.

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Luigi Almagro, President .....Ottawa.  
Benedetto Lobaldo, Vice-President .....Ottawa.  
L. Gealleonardo, Secretary .....Ottawa.  
R. Graziadei, Treasurer .....Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 65.  
Number of members who died in 1916, one; amount paid for funeral benefits, \$25.00.  
Number of members who received sick benefits in 1916, 3.  
Total amount paid for sick benefits in 1916, \$35.00.  
Number of weeks' sickness experienced in 1916, 7.  
Medical attendance, nil.

III. ASSETS.

Cash on hand ..... \$1,084 11

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited 31st August and 27th December, 1916.  
The names and addresses of the auditors were as follows: Cuccaro Vincenzo and T. Calderone, Ottawa.

VII. CASH RECEIPTS.

Balance from 1915 (not extended), \$893.84.  
Cash received during 1916 from:  
Application fees ..... \$29 00  
Dues . . . . . 312 00  
Supplies . . . . . 3 25  
Interest . . . . . 27 55  
All other ..... 2 00  
  
Total . . . . . \$373 80

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fee .....	\$3 00
Rent . . . . .	20 00
Officers' salaries .....	16 00
Postage, etc. ....	12 08
Printing . . . . .	3 45
<hr/>	
Total expenses of management .....	\$54 53

(b) Miscellaneous Expenditure.

Funeral benefits .....	25 00
Benefits to widows and orphans .....	23 00
Sick benefits .....	35 00
Medical attendance .....	12 00
All other expenditure .....	34 00
<hr/>	
Total expenditure .....	\$183 53
<hr/>	

## DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. Warner, President .....Toronto.  
 A. Spalding, Vice-President .....Toronto.  
 L. P. Arlett, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 662.

No member died during 1916.

Funeral benefits paid during 1916, nil.

## II. SICK BENEFITS.

Number of persons who received sick benefits during 1916, 169.

Amount paid for sick benefits \$1,550.11.

Number of weeks' sickness experienced, 388.

Amount paid for medical attendance, \$993.00.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$1,527.58.

## III. ASSETS.

Cash on hand .....	\$1 56
Cash deposited in Bank of Toronto .....	1,526 02
Total assets .....	<u>\$1,527 58</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are semi-monthly.

The Society's accounts were audited June 30th and December 31st, 1916.

The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.

Names and post office addresses of the auditors of accounts of 1916: J. E. Jones and H. J. H. Pole, Toronto.

Certain changes were made in regard to sick benefits during 1916.

Bond of Secretary-Treasurer, \$1,000.00.



## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,267.71.

Cash received during 1916 from:

Assessments . . . . .	\$2,940 70
Interest and dividends . . . . .	37 71
Donations . . . . .	211 00
	<hr/>
Total receipts . . . . .	\$3,189 41

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Law costs . . . . .	\$20 00
Registration fee . . . . .	10 00
Expenses of annual meeting . . . . .	104 03
Salaries . . . . .	145 00
Printing, etc. . . . .	33 25
Postage, etc. . . . .	7 90
Premiums for lodge officers . . . . .	6 25
	<hr/>
Total expenses of management . . . . .	\$326 43

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	1,550 11
Medical attendance . . . . .	993 00
Other expenditure . . . . .	60 00
	<hr/>
Grand total . . . . .	\$2,929 54

GOOLD, SHAPLEY & MUIR COMPANY EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

B. T. Leggett, President .....Brantford.  
W. H. Brierly, 2nd Vice-President .....Brantford.  
E. A. Danby, Treasurer .....Brantford.  
Walter J. Davies, Secretary .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1916, 275.  
Four members died during 1916.  
Amount of funeral benefits during 1916, \$90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 45.  
Amount paid for sick benefits during 1916, \$756.55.  
Number of weeks' sickness experienced during 1916, 192.  
Amount standing to credit of sick benefit fund, \$187.97.

III. ASSETS.

Cash deposited in Bank of Montreal .....	\$187 97
Total assets .....	<u>\$187 97</u>

IV. LIABILITIES.

Amount of sick benefits unpaid .....	51 35
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V. MISCELLANEOUS.

Assessments are made when necessary.  
Thirteen assessments were made during 1916.  
The Society's accounts were audited January 19th, 1917.  
The books of record are: Account Book, Minute Book and Financial Assessment Books.  
Names and addresses of the auditors for 1916: J. Black and Chas. G. Pryce, Brantford.  
Certain changes were made during 1916 in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$242.00.

Cash received during 1916 from:

Assessments and dues .....	\$811 05
All other .....	17 83
Total receipts .....	<u>\$828 88</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Salaries, auditors' and officers' fees .....	32 00
Postage, etc. ....	1 36
Total expenses of management .....	<u>\$36 36</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	90 00
Sick benefits .....	756 55
Total expenditure .....	<u>\$882 91</u>

CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

W. G. R. Bartram, Grand Master .....London.  
L. S. Holmes, Deputy Grand Master .....London.  
E. W. J. Griffith, Grand Secretary .....London.  
Robert Ernest Ruse, Grand Treasurer .....London.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 64.  
Number of members who received sick benefits in 1916, 5.  
Total amount paid for sick benefits in 1916, \$50.70.  
Number of weeks' sickness experienced in 1916, 10 1-7.  
Balance to credit of fund, 31st December, 1916, \$404.88.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1916 .....	\$457 58
All other assets .....	161 20
Total assets .....	<u>\$618 78</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1916.  
The Society's accounts were audited February 1st, 1917.  
The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.  
Names and addresses of the auditors for 1916: Hugh R. Griffith and S. S. Hudgell,  
London.  
Amount of bond of Secretary, \$250.00.  
Amount of bond of Treasurer, \$250.00.

VII. CASH RECEIPTS.

Cash balance 31st December, 1915, \$281.33.	
Cash received during 1916 from:	
Application fees .....	\$34 00
Per capita tax and levies .....	48 35
Dues .....	168 70
Interest .....	8 10
Total receipts .....	<u>\$259 15</u>



## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies bought .....	11 05
Commission and organization expenses .....	16 00
Postage . . . ..	2 15
<hr/>	
Total management expenses .....	\$32 20

(b) *Miscellaneous Expenditure.*

Sick benefits .....	50 70
<hr/>	
Total expenditure .....	\$82 90
<hr/>	

## ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. J. Taylor, Chairman of Executive .....Toronto.  
 K. B. Paterson, Treasurer .....Fairbank.  
 J. B. Whiteley, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1916, 360.

Two members died during 1916.

Funeral benefits paid during 1916, \$150.00.

Total amount of cash standing to credit of Funeral Benefit Fund, 31st December, 1916, \$98.75.

## II. SICK BENEFITS.

Number of persons who received sick benefits during 1916, 70.

Amount paid for sick benefits, \$1,111.56.

Number of weeks' sickness experienced, 283 5-6.

Amount paid for medical attendance, \$76.25.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$349.55.

## III. ASSETS.

Cash deposited in Bank of Montreal, Toronto .....	\$448 30
Total assets .....	<u>\$448 30</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Twelve assessments were made during 1916.

The society's accounts were audited June 16th and December 20th, 1916.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1916: Thos. W. Cramp and Chas. H. Knight, Toronto.

Certain changes were made in regard to sick benefits during 1916.

Amount of bond of Secretary, \$250.00.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$272.84.

Cash received during 1916 from:

Application fees .....	\$14 00
Assessments .....	2,381 60
Fines .....	1 90
Degrees and cards .....	19 95
Interest and dividends .....	16 35
All other sources .....	76 25
<hr/>	
Total receipts .....	\$2,510 05
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Registration fees .....	\$3 00
Expenses of annual meeting .....	9 25
Supplies bought .....	2 50
Rent, light, heat and taxes .....	6 50
Salaries .....	149 65
Printing, etc. ....	35 90
Postage, etc. ....	17 90
Guarantee of lodge officers .....	2 50
<hr/>	
Total expenses of management .....	\$227 20

(b) Miscellaneous Expenditure.

Funeral benefits .....	150 00
Sick benefits .....	1,111 56
Medical attendance .....	76 25
Refund to members .....	769 58
<hr/>	
Grand total .....	\$2,334 59
<hr/>	

TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

Incorporated in Ontario, March 5th, 1914.

Head Office, Toronto, Ontario.

Incorporated in Ontario, March 5th, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

John T. Stanhope, President .....Toronto.  
Jas. B. Speller, Vice-President .....Toronto.  
Edward Felton, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1916, 206.  
One member died during 1916.  
Funeral benefits paid during 1916, \$40.00.  
Two members' wives died during 1916, and \$40.00 funeral benefits paid.  
Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1916, \$100.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1916, 55.  
Amount paid for sick benefits, \$905.55.  
Number of weeks' sickness experienced, 229.  
Amount paid for medical attendance, nil.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1916, \$100.00.

III. ASSETS.

Cash on hand .....	\$15 60
Cash deposited in Imperial Bank, Toronto .....	345 80
<hr/>	
Total assets .....	\$361 40

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made twice a month.  
Twenty-four assessments were made during 1916.  
The Society's accounts were audited December 11th, 1916.  
The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.  
Names and post office addresses of the auditors of accounts of 1916: M. A. Peck, R. Manser and W. G. Wilder, Toronto.



## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$200.00.

Cash received during 1916 from:

Application fees .....	\$45 00
Assessments .....	1,175 75
Interest .....	8 35
All other .....	1 20
<b>Total receipts .....</b>	<b>\$1,230 30</b>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Law costs .....	\$1 00
Registration and incorporation fees .....	3 00
Salaries .....	43 20
Supplies bought .....	4 25
Travelling expenses .....	1 00
Postage .....	2 00
<b>Total expenses of management .....</b>	<b>\$54 45</b>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	80 00
Sick benefits .....	905 55
Dividends to members .....	190 30
<b>Grand total .....</b>	<b>\$1,230 30</b>

## SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ontario.*

Organized February 27th, 1914; incorporated in Ontario 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Gatto, President .....Toronto.  
 M. Calderone, Financial Secretary .....Toronto.  
 John Longo, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 154.

Number of members who died during 1916, 1.

Amount of funeral benefits paid during 1916, \$75.00.

Cash to credit of fund at 31st December, 1916, \$1,830.73.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1916, 18.

Amount of benefits paid in 1916, \$225.00.

Number of weeks' sickness experienced in 1916, 45.

Amount paid for medical attendance during 1916, \$194.51.

## III. ASSETS.

Cash in Bank of Toronto, Toronto .....	\$1,830 73
Total assets .....	<u>\$1,830 73</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Four assessments were made during 1916.

The accounts of the Society were duly audited December 30th, 1916.

Names and addresses of the auditors for the year 1916: A. Merlocco, L. Bodoli, and Joe Leo, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$1,341.73.

Cash received during 1916 from:

Application fees .....	\$16 00
Dues .....	842 50
Assessments .....	184 05
Fines .....	2 75
Supplies sold .....	25 20
Interest .....	43 76
All other sources .....	9 00
<hr/>	
Total receipts .....	\$1,123 26
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Law costs .....	\$3 00
Registration fees .....	3 00
Expenses of annual meeting .....	5 00
Travelling expenses .....	4 25
Rent and heat, etc. ....	51 00
Printing .....	24 60
Postage .....	26 65
Other expenses .....	22 25
<hr/>	
Total expenses of management .....	\$139 75

(b) Miscellaneous Expenditure.

Funeral benefits .....	75 00
Sick benefits .....	225 00
Medical attendance .....	194 51
<hr/>	
Total expenditure .....	\$634 26
<hr/>	

STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 7th August, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Jos. Tomlinson, President .....Toronto.  
T. Loke, Vice-President .....Toronto.  
F. Smith, Recording Secretary .....Toronto.  
Geo. Wright, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 59.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid in 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1916, 6.  
Amount of benefits paid in 1916, in respect of sick members, \$132.00.  
Number of weeks' sickness experienced during 1916, 40.  
Amount paid for medical attendance during 1916, \$33.40.  
Amount standing to credit of Fund at 31st December, 1916, \$273.76.

III. ASSETS.

Cash in Dominion Bank, Toronto. ....	\$311 25
Total assets .....	<u>\$311 25</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and Meeting Book.  
The accounts of the Society were audited quarterly during 1916.  
Names and addresses of the auditors for 1916 were as follows: F. Williams and T. Loke, Toronto.  
During 1916 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.



VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$220.06.

Cash received during 1916 from:

Initiation fees .....	\$28 00
Dues .....	116 50
Assessments .....	11 15
Interest and dividends .....	6 35
All other (concurrent balance) .....	136 37
<hr/>	
Total .....	\$298 37
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Rent, etc. ....	\$22 50
Supplies .....	
Registration fee .....	3 00
Postage .....	2 80
Printing .....	2 50
Salaries .....	1 00
<hr/>	
Total expenses of management .....	\$31 80

(b) Miscellaneous Expenditure.

Sick benefits .....	132 00
Medical attendance .....	33 40
All other .....	10 00
<hr/>	
Total expenditure .....	\$207 20
<hr/>	

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF  
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

James M. Strachan, President .....Toronto.  
Chas. T. Baker, Treasurer .....Toronto.  
William W. Young, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 1,411 (Ontario, 802).

Number of members who died during 1916 in Ontario, 2.

Amount of funeral benefits paid in 1916 \$95.00.

One member's wife died and \$25.00 funeral benefits were paid (Ontario).

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 49.

Amount of benefits paid in 1916 in respect of sick members, \$746.10.

Number of weeks' sickness experienced in 1916, 310 4-7.

III. ASSETS.

	Supreme.	Subordinate.
Cash in various banks .....	.....	\$1,167 49
Cash in various banks .....	\$1,528 45	6,607 82
Total .....	\$1,528 45	\$7,775 31

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1916: J. Doggett and J. Highet, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1916 in the organization or management and in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

*Executive Board.*

Cash balance from 1915 (not extended), \$4,647.41.

Cash received during 1916 from:

Received from Branches .....	\$442 41
Interest .....	73 34
	<hr/>
	\$515 75
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

Cash paid during 1916 for:

Law costs .....	\$8 00
Registration fee .....	10 00
Rent and storage .....	280 00
Postage and express .....	71 77
Special delegations .....	530 75
Monthly Journal .....	155 00
Banking expenses .....	4 41
Auditing accounts .....	12 50
Supplies .....	92 50
Salaries .....	188 40
Insurance .....	6 38
Remitted to branches .....	2,275 00
	<hr/>
	\$3,634 71
	<hr/> <hr/>

## IX. CASH RECEIPTS.

*Branch Accounts.*

Cash balance from 1915 (not extended), \$6,682.96.

Cash received during 1916 from:

Initiation fees .....	\$379 01
Dues .....	12,863 53
Supplies .....	70 47
Interest .....	113 03
Executive Board .....	2,275 00
All other .....	417 36
	<hr/>
	\$16,118 40
	<hr/> <hr/>

## X. EXPENDITURE.

Cash paid during 1916 for:

Special delegations .....	\$2,183 78
Meetings .....	58 67
Premiums .....	35 50
Postage .....	164 90
Stationery and printing .....	60 25
Salaries .....	887 11

Rent .....	1,138 49
Banking expenses .....	76 85
Auditing accounts .....	122 76
Per Capita to U. B. ....	897 20
Delegates to councils .....	214 44
Sick benefits .....	1,238 45
Funeral benefits .....	410 00
Superannuation .....	2,727 48
Gratuities (to unemployed, etc.) .....	4,056 61
Remitted to District Office, Toronto .....	442 41
All other .....	311 15
	<hr/>
	\$15,026 05
	<hr/>



SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Niagara Falls, Ont.*

Incorporated in Ontario 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Jos. M. Garbellano, President .....Niagara Falls.  
Rocco DeLucia, Secretary .....Niagara Falls.  
N. Borrelli, Treasurer .....Niagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 45.  
Two members died during 1916, and \$200.00 funeral benefits were paid.  
One member's wife died and \$25.00 funeral benefits were paid.  
Amount standing to credit of Fund, \$62.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 16.  
Total amount of sick benefits paid during 1916, \$96.00.  
Number of weeks' sickness experienced during 1916, 19.  
Amount paid for medical attendance, \$42.00.  
Amount standing to credit of Fund, \$30.00.

III. ASSETS.

Cash on hand .....	\$55 00
Cash in Royal Bank, Niagara Falls .....	37 00
<hr/>	
Total assets .....	\$92 00
<hr/>	

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1916.  
The books of the Society were duly audited 27th November, 1916.  
Three books of record are kept.  
Names and addresses of auditors of accounts of 1916: T. DeLucia and N. Ruta,  
Niagara Falls.  
No changes were made during 1916 in the constitution and rules in relation to  
benefits.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$82.00.

Cash received during 1916 from:

Application fees .....	\$68 00
Dues .....	250 00
Assessments .....	49 00
Fines .....	16 00
Donations .....	30 00
All other .....	20 00
Total .....	<u>\$433 00</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies .....	25 00
Rent, light, heat, etc. ....	24 00
Printing .....	8 00
Expenses of management .....	<u>\$60 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	200 00
Benefits to widows and orphans .....	25 00
Sick benefits .....	96 00
Medical attendance .....	42 00
	<u>\$423 00</u>

KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- K. Horovitz, President .....Toronto.
- S. Moshenberg, Vice-President .....Toronto.
- S. Manella, Financial Secretary .....Toronto.
- A. Fishkovitz, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The total membership at 31st December, 1916, was 68.  
Number of members of the Society who died in 1916, none.  
Cash standing to credit of Fund, \$204.25.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 9.  
Total amount of benefits paid in 1916, \$124.50.  
Number of weeks' sickness experienced in 1916, 25.  
Amount paid for medical attendance, \$250.07.

III. ASSETS.

Cash on deposit in Bank of Nova Scotia, Toronto .....	\$250 07
Cash value of real estate .....	530 97
Total .....	<u>\$781 04</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts for 1916 were audited quarterly.  
The following books of record and account are kept: Cash Book, Ledger and Record Books.  
The names and post office addresses of the auditors for 1916: E. Eichler and D. Lichenstein, Toronto.  
No changes were made in 1916 in the organization or management of the Society or in relation to benefits.  
Amount of bond of Treasurer, \$50.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$97.63.

Cash received during 1916 from:

Application fees .....	\$8 75
Dues .....	770 78
Donations .....	2 00
Degrees and cards .....	15
All other .....	20 00
Total receipts .....	<u>\$801 68</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies bought .....	16 45
Salaries .....	25 00
Printing, stationery and advertising .....	16 60
Postage, telegrams and express .....	17 54
Clerk hire .....	35 35
	<u>\$113 94</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits (children) .....	20 00
Sick benefits .....	124 50
Medical attendance .....	204 25
Gratuities .....	53 50
Cemetery (house) .....	97 80
Other expenditure .....	35 25
Grand totals .....	<u>\$649 24</u>



## THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Hamilton, Ontario.*

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Ignat Oltean, President .....	Hamilton.
Moisa Dan, Secretary .....	Hamilton.
Ignat Oltean, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 32.  
 Number of members who died during 1916, none.  
 Amount of funeral benefits paid during 1916, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1916, 20.  
 Amount of benefits paid in 1916, \$120.00.  
 Number of weeks' sickness experienced in 1916, 30.  
 Amount paid for medical attendance, \$24.50.

## III. ASSETS.

Cash on hand .....	\$24 95
Cash in Molsons Bank, Hamilton .....	571 03
Total assets .....	<u>\$595 98</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.  
 The accounts of the Society were duly audited for 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$558.93.

Cash received during 1916 from:

Fines .....	\$3 00
Dues .....	233 60
Supplies sold .....	48 00
Interest .....	20 00
All other sources .....	112 10
Total receipts .....	<u>\$416 70</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Supplies bought .....	20 00
<hr/>	
Total expenses of management .....	\$23 00

(b) *Miscellaneous Expenditure.*

Sick benefits .....	120 00
Medical attendance .....	24 50
All other .....	212 15
<hr/>	
Total expenditure .....	\$379 65
<hr/>	

## HAY &amp; COMPANY EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

*Head Office, Woodstock, Ontario.*

Incorporated 12th December, 1904.

The Executive Officers of the Association at the 31st December, 1916, were as follows:

A. H. Morrison, President .....	Woodstock.
W. H. Ball, Vice-President .....	Woodstock.
H. J. Watson, Treasurer .....	Woodstock.
J. G. Harrison, Secretary .....	Woodstock.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 118.

Number of members who received sick benefits during 1916, 40.

Amount of sick benefits paid during 1916, \$426.25.

Number of weeks sickness experienced during 1916, 156.

Amount paid for medical attendance during 1916, \$124.88.

Total cash standing to the credit of the fund at 31st December, 1916, \$41.32.

## III. ASSETS.

Cash in Royal Bank, Woodstock .....	\$41 32
Total assets .....	<u>\$41 32</u>

## IV. LIABILITIES.

Medical attendance .....	\$79 50
Total liabilities .....	<u>\$79 50</u>

## V. MISCELLANEOUS.

Assessments are made every four weeks.

Thirteen assessments were made during 1916.

The books were duly audited for 1916, December 18th, 1916.

Names and addresses of the auditors for 1916: R. C. Stock and Thos. Clossen, Woodstock.

The following books of record are kept: Cash Book, Minute Book and Dues Book.

Certain changes were made during 1916 in the Constitution and Rules.

## VII. CASH RECEIPTS.

Cash balance, 31st December, 1915, \$117.60.

Cash received during 1916 from:

Dues .....	\$507 60
Total receipts .....	<u>\$507 60</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Officers' salaries .....	20 00
Printing, etc. ....	5 50
All other .....	4 25
Total expenses of management .....	<u>\$32 75</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	426 25
Medical attendance .....	124 88
Grand totals .....	<u>\$583 88</u>



HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Lt.-Col. W. A. Collins, President .....	Toronto.
T. M. Burn, Vice-President .....	Toronto.
Major W. H. Cooper, Secretary .....	Toronto.
G. H. Youell, Treasurer .....	Toronto.
C. Bolton, Trustee .....	Toronto.
E. A. LeEstrange, Trustee .....	Toronto.
W. A. Sawyer, Trustee .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1916, 131.  
Number of members who died during 1916, 6.  
Amount paid for funeral benefits, \$300.02.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:

Bank of Commerce, Toronto .....	\$2,202 05
Other assets .....	428 00
Total assets .....	<u>\$2,630 05</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments are made, monthly payments being required.  
The following books of record are kept: Minute Book, Cash Book and Ledger.  
The accounts were audited June and December, 1916.  
Names and addresses of auditors for 1916 were as follows: H. Algar and Thomas Chiddenton, Toronto.  
Treasurer's bond, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$2,202.45.

Cash received during 1916 from:

Donations .....	\$62 05
Initiation fees .....	10 00
Dues .....	301 64
Supplies sold .....	9 25
Interest .....	65 62
Other sources .....	85
Total .....	<u>\$449 41</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Salaries, officers' and auditors' fees .....	\$69 00
Registration fee .....	3 00
Printing, postage, etc. ....	87 65
Rent, light, etc. ....	22 00
Premium for guarantee of lodge officer .....	1 00
All other .....	16 30
Total expenses of management .....	<u>\$198 95</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	300 02
Gratuities to distressed members .....	46 80
Total expenditure .....	<u>\$545 77</u>

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR-ENDING 31ST DECEMBER, 1916.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

P. M. Draper, President .....Ottawa.  
Chas. St. Jacques, Vice-President .....Ottawa.  
J. K. Peffers, Secretary-Treasurer .....Ottawa.  
J. A. Murphy, Recording Secretary .....Ottawa.  
A. E. Sheppard, Corresponding Secretary .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.  
Total membership of Local Union, 390.  
Seven members of the Society died during 1916.  
Total amount of funeral benefits paid, \$2,400.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.  
Number of members of the Society who received sick benefits during 1916, 33.  
Total amount of benefits paid in 1916, \$595.00.  
Number of weeks' sickness experienced in 1916, 119.  
Total amount of cash standing to credit of Sick Fund, \$449.00.

III. ASSETS.

Cash on deposit in Bank of Ottawa .....	\$449 00
Total .....	<u>\$449 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.  
Names and addresses of the auditors for 1916 were: J. I. Dioune, James McCann and Donald Ross, of Ottawa.  
Books of account kept by the Secretary are: Ledger and Day Book.  
No changes were made in the organization or management of the Society during 1916.  
Amount of Secretary-Treasurer's bond, \$1,500.00.  
19 F. S.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$367.90.

Cash received during 1916 from:

Dues . . . . .	\$665 15
Interest . . . . .	10 95
	<hr/>
Total receipts . . . . .	\$676 10
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

All management expenses are paid by the Union.

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	\$595 00
Funeral benefits (International Union) . . . . .	2,400 00
	<hr/>
Total expenditure . . . . .	\$2,995 00
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## TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Jas. G. Reid, President .....Toronto.  
 Jos. Ball, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 751.

Number of members who died during 1916, 5.

Amount of funeral benefits paid in 1916, \$250.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1916, 31.

Amount of benefits paid in 1916 in respect of sick members, \$321.00.

Number of weeks' sickness experienced in 1916, 107.

Amount of cash to credit of Sick and Funeral Benefit Fund 31st December, 1916,  
\$544.39.

## III. ASSETS.

Cash value of real estate .....	\$35,000 00
Cash in bank .....	565 14
Furniture, etc. ....	1,590 00
Total assets .....	<u>\$37,155 14</u>

## IV. LIABILITIES.

Due on mortgage .....	\$5,600 00
All other .....	566 03
	<u>\$6,166 03</u>

## V. MISCELLANEOUS.

Dues are payable quarterly by the members.

The books of the Society were audited in May, September, 1916, and January, 1917.

Books of record or account kept: Ledger and Blotter.

The name and post office address of the auditor for 1916 was as follows: Norman  
B. McLeod, Toronto.No changes were made during 1916 in the Constitution and Laws in relation to  
benefits.

Amount of bond of Secretary-Treasurer, \$300.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$540.59.

Cash received during 1916 from:

Dues, application and intiation fees .....	\$4,542 75
Interest .....	16 38
Fines .....	317 25
Rent .....	574 05
All other sources .....	323 25
Cash from repayment of loan (not extended), \$200.00.	

Total .....	<u>\$5,773 68</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax and levies .....	\$513 84
Interest on mortgage .....	355 74
Rent, light, heat and taxes .....	1,023 35
Managing officers' salaries and auditors' fees .....	909 75
Printing, etc. ....	300 75
Expenses of annual meeting .....	10 50
Travelling expenses .....	85 00
Postage, telegrams, etc. ....	148 47
Janitor's salary .....	347 10
All other .....	937 83

Total .....	<u>\$4,632 33</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	250 00
Sick benefits .....	318 10
Total disability benefits .....	250 00

Total expenses .....	<u>\$5,450 43</u>
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## ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto, Ont.*

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

C. J. Foy, Provincial President .....Perth.  
 Samuel Cross, Vice-President .....Ottawa.  
 Thos. R. Donovan, Provincial Secretary .....Ottawa.  
 W. J. Cantwell, Provincial Treasurer .....Ottawa.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,185.

Number of members of the Society who died during the year 1916, 13.

The total amount of funeral benefits paid during 1916, \$3,900.00.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1916; Subordinate bodies, 96.

Total amount of sick benefits paid during 1916: Subordinate bodies, \$2,490.00.

Number of weeks' sickness experienced in 1916: Subordinate lodges, 498.

Amount paid for medical attendance during 1916: Subordinate lodges, \$922.10.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages .....	\$10,000 00	.....
Cash on hand .....	761 00	.....
Cash in Standard Bank, Ottawa .....	7,059 52	.....
Cash in Bank of Ottawa, Ottawa .....	5,333 15	.....
Cash in Capital Trust Corporation .....	1,100 19	.....
All other assets .....	.....	\$3,664 25
	<u>\$24,253 86</u>	<u>\$3,664 25</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.

Four assessments were made during the year 1916, payable 1st January, March, July and October.

The books and accounts were duly audited February 28th, 1917.

Names of auditors: Cunningham &amp; Co., Ottawa.

The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.

Amount of bond of Grand Treasurer, \$15,000.00.

Amount of bond of Grand Secretary, \$500.00.

VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1915 (not extended); \$26,120.23.		
Cash received during 1916 from:		
Application fees .....		\$59 00
Dues . . . . .		5,969 95
Initiation fees .....		83 50
Per capita tax .....	\$1,017 28	153 54
Assessments . . . . .	4,926 45	4,424 30
Supplies sold .....	31 75	.....
Interest . . . . .	1,417 .72	210 29
Premiums . . . . .	96 85	.....
All other sources .....		874 82
Total . . . . .	\$7,490 05	\$11,775 40

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1916 for:		
Per capita tax .....		\$297 30
Registration fee .....	\$10 00	.....
Medical examiner's salary .....	200 00	11 00
Annual meeting .....	515 46	192 20
Supplies bought .....	64 50	171 34
Rent, light, heat and taxes .....		942 55
Officers' salaries and auditors' fees .....	375 00	645 80
Postage, etc. ....		124 20
Printing, stationery, etc. ....	102 31	.....
Guarantee premiums .....	148 25	22 15
Interest and exchange .....	1 35	.....
Total expenses of management .....	\$1,416 87	\$2,406 54

(b) Miscellaneous Expenditure.

Endowments or payments in nature thereof .....		4,400 30
Per capita tax or levies .....		807 62
Life insurance claims .....	3,900 00	.....
Sick benefits .....		2,490 00
Medical attendance .....		922 10
Gratuities . . . . .		445 25
Other expenditure .....		678 89
Total expenditure .....	\$5,316 87	\$12,150 70



SONS OF LITHUANIA BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Incorporated 8th December, 1914.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- B. Tuszauskas, President .....Toronto.
- V. Yusaitis, Recording Secretary .....Toronto.
- J. Butkus, Financial Secretary .....Toronto.
- A. Belickas, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken, with a membership of 53.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 10.  
Amount of sick benefits paid during 1916, \$75.00.  
Number of weeks' sickness experienced during 1916, 15.  
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, \$512.68.

III. ASSETS.

Actual cash on hand .....	\$13 82
Cash in Imperial Bank, Toronto .....	498 86
Total . . . . .	<u>\$512 68</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.  
Four assessments were made during 1916.  
The books of the Society were duly audited December 30th, 1916.  
Names and addresses of the auditors for 1916 were as follows: J. Petravice, J. Birsz-tonas and S. Petraitis.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$384.29.

Cash received during 1916 from:

Initiation fees .....	\$7 00
Dues .....	260 50
Supplies sold .....	10 50
Interest and dividends .....	13 49
Total .....	<u>\$291 49</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Interest .....	3 50
Expenses of Annual Meeting .....	20 50
Managing officers' salaries .....	14 25
Printing, advertising, etc. ....	12 30
Postage, telephones, etc. ....	2 55
Total expenses of management .....	<u>\$56 10</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	75 00
Total disability benefits .....	32 00
Total .....	<u>\$163 10</u>

SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Toronto, Ont.

Organized March 24th, 1912; incorporated 11th January, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Paul Bilewicz, President .....Toronto.  
Paul Mocon, Recording Secretary .....Toronto.  
Jos. Kostizewa, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 93.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 6.  
Amount of sick benefits paid during 1916, \$113.42.  
Number of weeks' sickness experienced during 1916, 23.  
Amount paid for medical attendance during 1916, \$26.65.  
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, \$947.74.

III. ASSETS.

Cash in Bank ..... \$947 74

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made once a month.  
Twelve assessments were made during 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$543.13.  
Cash received during 1916 from:  
Initiation fees ..... \$39 00  
Dues . . . . . 416 50  
All other sources ..... 188 03  
  
Total . . . . . \$643 53

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Law costs .....	\$10 00
Registration fee .....	3 00
Supplies bought .....	51 11
Rent, light, heat and taxes .....	12 25
Postage, telephones, telegrams and express .....	2 49
Printing, etc. ....	20 00

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Total expenses of management .....	\$98 85
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	113 42
Medical attendance .....	26 65

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Total expenditure .....	\$238 92
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## OTTAWA HEBREW BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Ottawa, Ont.*

Organized April, 1912; incorporated 12th May, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

L. Lightstone, President .....	Ottawa.
H. Finklestein, Vice-President .....	Ottawa.
S. Kronick, Treasurer .....	Ottawa.
B. Goldfield, Financial Secretary .....	Ottawa.
H. Lafer, Recording Secretary .....	Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 154.  
 Number of members who died during 1916, none.  
 Amount paid for funeral benefits during 1916, none.

## II. SICK BENEFITS.

Number of members who received sick benefits, 9.  
 Total amount of sick benefits paid during 1916, \$104.00.  
 Number of weeks' sickness experienced during 1916, 26.  
 Amount paid for medical attendance during 1916, \$100.00.

## III. ASSETS.

Cash in Bank of Ottawa, Ottawa .....	\$606 75
All other assets .....	203 00
	<hr/>
	\$809 75

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No assessments were made during 1916.

The accounts were duly audited for the year 1916 on July 15th, 1916, by the  
 Finance Committee.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$451.96.

Cash received during 1916 from:

Application fees .....	\$16 00
Dues .....	439 65
Supplies sold .....	3 75
Interest and dividends .....	14 25
All other sources .....	77 50
Total .....	<u>\$551 15</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 10
Supplies bought .....	5 00
Rent, light, heat and taxes .....	40 00
Managing officers' salaries .....	70 00
Printing, stationery and advertising .....	38 88
Postage, telephones, telegrams, etc. ....	38
Other expenses .....	35 00
Total expenses of management .....	<u>\$192 36</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	104 00
Medical attendance .....	100 00
Total expenditure .....	<u>\$396 36</u>

LINITZER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR ELEVEN MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized October 5th, 1913; incorporated February 1st, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- Louis Rich, President .....Toronto.
- S. Capitofsky, Vice-President .....Toronto.
- L. Berman, Secretary .....Toronto.
- M. Sniderman, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 62.  
Forty dollars funeral benefits were paid during 1916.  
One member's child died during 1916, and \$4.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 2.  
Total amount of sick benefits paid during 1916, \$35.00.  
Number of weeks' sickness experienced during 1916, 7.  
Amount paid for medical attendance, \$147.10.  
Amount standing to credit of Fund, \$231.28.

III. ASSETS.

Cash on hand .....	\$15 30
Cash in Bank of Toronto, Toronto .....	470 58
Total assets .....	<u>\$485 88</u>

IV. LIABILITIES.—\$17.25.

V. MISCELLANEOUS.

Assessments are made when necessary.  
The books of the Society were duly audited January 2nd, 1917.  
Three books of record are kept.  
Names and addresses of auditors of accounts of 1916: M. Sniderman and D. Breslow, Toronto.  
Certain changes were made during 1916 in the constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$395.78.

Cash received during 1916 from:

Application fees, fines .....	\$1 75
Dues .....	313 70
Charter fees .....	195 05
Supplies sold .....	16 90
Interest and dividends .....	11 08
All other sources .....	45 94
Total .....	<u>\$584 42</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Charter fees .....	\$45 00
Law costs .....	10 00
Registration fee .....	3 00
Supplies .....	57 50
Rent, light, heat, etc. ....	35 00
Salaries .....	42 50
Printing .....	29 97
Postage .....	35 25
Expenses of management .....	<u>\$258 22</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	44 00
Sick benefits .....	35 00
Medical attendance .....	147 10
Gratuities .....	10 00
	<u>\$494 32</u>



OTTAWA THEATRICAL MECHANICAL ASSOCIATION No. 49.

ANNUAL STATEMENT FOR EIGHT MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Ottawa.

Organized November 3rd, 1911; incorporated April 10th, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Leonard Beauline, President .....Ottawa.  
E. Andrews, Vice-President .....Ottawa.  
Romeo R. Marcil, Secretary-Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken with a membership of 38.  
Number of members who died during 1916, one.  
Amount of funeral benefits paid during 1916, \$50.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, 3.  
Amount of sick benefits paid during 1916, \$68.00.  
Number of weeks' sickness experienced during 1916, 17.  
Amount paid for medical attendance during 1916, \$35.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, \$53.88.

III. ASSETS:

Cash in Bank of Hochelaga, Ottawa .....	\$53 88
Total .....	<u>\$53 88</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.  
Twelve assessments were made during 1916.  
The books of the Society were duly audited June 26th, 1916, and January 15th, 1917.  
Names and addresses of the auditors for 1916 were as follows: F. Farmer, Sam Ventura and Nap. Seguin, Ottawa.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$109.15.

Cash received during 1916 from:

Initiation fees .....	\$214 90
Application fees .....	33 00
Supplies sold .....	9 35
Interest and dividends .....	2 64
All other sources .....	11 12
Total .....	<u>\$271 01</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Charter fees .....	\$17 13
Law costs .....	25 00
Registration fee .....	3 00
Organization expenses .....	4 50
Supplies bought .....	7 50
Managing officers' salaries .....	60 00
Printing, advertising, etc. ....	25 29
Postage, telephones, etc. ....	1 50
Rent, etc. ....	21 66
Total expenses of managment .....	<u>\$165 58</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Sick benefits .....	68 00
Medical attendance .....	21 00
All other expenditure .....	21 70
Total .....	<u>\$326 28</u>

BERDICHEVER BROTHER LOVE SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized July 25th, 1915; incorporated 23rd May, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Isidor Levit, Chairman .....Toronto.  
Max Wasser, Vice-Chairman .....Toronto.  
Rev. Morris Bliman, Secretary .....Toronto.  
J. Mudrick, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 143.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid during 1916, nil.  
Two members' wives died and two children, and \$82.80 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1916, none.  
Amount of sick benefits during 1916, nil.  
Number of weeks' sickness experienced during 1916, none.  
Amount paid for medical attendance during 1916, \$210.42.  
Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1916, \$913.22.

III. ASSETS.

Cash in Bank of Nova Scotia .....	\$913 22
Cash in Home Bank .....	56 35
	<hr/>
	\$969 57

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary.  
The books were audited quarterly during 1916.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), nil.

Cash received during 1916 from:

Application fees .....	\$33 25
Initiation fees .....	28 70
Dues .....	601 80
Assessments .....	65 75
Interest and dividends .....	4 60
Donations .....	157 25
All other sources .....	887 27
Total .....	<u>\$1,778 62</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Charter fees .....	\$32 00
Printing, etc. ....	77 85
Salaries .....	50 00
Rent, light, heat and taxes .....	49 00
Postage, telephones, telegrams and express .....	28 98
Total expenses of management .....	<u>\$237 83</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	82 30
Medical attendance .....	210 42
All other .....	278 50
Total expenditure .....	<u>\$809 05</u>



HAMILTON ST. STANISLAUS MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR SEVEN MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Hamilton.

Organized 5th May, 1916; incorporated 31st May, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

Ladislaus Holody, President .....Hamilton.  
Rev. Thos. Tarasuik, Secretary .....Hamilton.  
Anthony Turek, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 80.  
Number of members who died during 1916, none.  
Amount of funeral benefits paid during 1916, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1916, 21.  
Amount of benefits paid in 1916, \$275.00.  
Number of weeks' sickness experienced in 1916, 55.  
Amount of cash standing to credit of fund, \$760.81.

III. ASSETS.

Cash on hand .....	\$13 12
Cash in Bank of Hamilton, Hamilton .....	747 69
Total assets .....	<u>\$760 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.  
The accounts of the Society were duly audited for 1916.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$555.68.

Cash received during 1916 from:

Initiation fees .....	\$15 50
Assessments .....	420 00
Supplies sold .....	42 10
Interest .....	14 06
All other sources .....	92 47
<hr/>	
Total receipts .....	\$584 13
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1916 for:

Charter fees .....	\$60 00
Supplies bought .....	38 00
Rent, etc. ....	6 00
<hr/>	
Total expenses of management .....	\$104 00

(b) Miscellaneous Expenditure.

Sick benefits .....	275 00
<hr/>	
Total expenditure .....	\$379 00
<hr/>	

CZENSTOCHOWER AID SOCIETY.

ANNUAL STATEMENT FOR THREE MONTHS ENDING 31ST DECEMBER, 1916.

Head Office, Toronto.

Organized July 1st, 1915; incorporated 11th September, 1916.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

A. Winter, President .....	Toronto.
M. Caplan, Vice-President .....	Toronto.
M. Wolhendler, Secretary .....	Toronto.
K. Shiff .....	Toronto.

I. FUNERAL BENEFITS.

One member died during 1916, and \$25.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits were undertaken by the Society, with a membership of 73.  
Number of members who received sick benefits during 1916, none.  
Amount of sick benefits paid during 1916, nil.  
Number of weeks' sickness experienced during 1916, none.  
Amount paid for medical attendance, \$144.87.

III. ASSETS.

Cash in Bank of Hamilton .....	\$282 30
Total assets .....	\$282 30

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited January 6th, 1917.  
The names and addresses of the auditors were as follows: C. Danziger, L. Wien and C. Goldberg, Toronto.  
No changes were made during 1916 in the Constitution and By-laws.  
Amount of bond of Treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$60.59.

Cash received during 1916 from:

Application fees .....	\$17 25
Dues .....	293 00
Initiation fees .....	18 00
Interest .....	6 16
All other .....	322 20
Total receipts .....	<u>\$656 61</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1916 for:

Charter fees .....	\$1 00
Registration fee .....	3 00
Rent, light, heat and taxes .....	32 25
Salaries .....	18 75
Printing, etc. ....	67 75
Postage, telephones, etc. ....	25 88
	<u>\$148 63</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Medical attendance .....	144 87
All other .....	116 40
Total expenditure .....	<u>\$434 90</u>



RADIATOR COMPANY MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

Head Office, Brantford, Ontario.

Incorporated 13th September, 1915.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

- A. Young, President .....Brantford.
- John Macdonald, Vice-President .....Brantford.
- C. Bulmer, Secretary-Treasurer .....Brantford.

I. FUNERAL BENEFITS.

Total membership at 31st December, 1916, 130.

II. SICK BENEFITS.

- Three members were sick during 1916.
- Amount of funeral benefits paid during 1916, \$12.03.
- Number of weeks' sickness during 1916, 3.
- Amount paid for medical attendance during 1916, \$92.50.
- Amount standing to credit of the fund at 31st December, 1916, \$472.08.

III. ASSETS.

Cash in Bank of Nova Scotia, Brantford .....	\$472 08
	<hr/>
	\$472 08
	<hr/>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

- Fifty-two assessments were made during 1916.
- The books were duly audited February 21st, 1917.
- Name and address of auditor for 1916: R. J. Beatty, Brantford.

VII. CASH RECEIPTS.

Cash balance from 1915 (not extended), \$152.95.	
Cash received during 1916 from:	
Dues . . . . .	\$431 24
Interest . . . . .	5 67
	<hr/>
Total . . . . .	\$436 91
	<hr/>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
<hr/>	
Total expenses of management .....	\$3 00

(b) *Miscellaneous Expenditure.*

Sick benefits .....	12 03
Medical attendance .....	92 50
All other .....	10 25
<hr/>	
	\$117 78
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## FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, Toronto.*

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1916, were as follows:

H. Moses, President .....	Toronto.
Z. Haber, Vice-President .....	Toronto.
H. Rosenberg, Secretary .....	Toronto.
M. Fishler, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Amount paid for funeral benefits during 1916, \$22.50.

## II. SICK BENEFITS.

Total membership of the Society at 31st December, 1916, 26.

Sick benefits are undertaken by the Society.

Total amount of benefits paid in 1916 in respect of sick members, none.

Number of weeks' sickness experienced, none.

Amount paid for medical attendance, \$60.30.

Amount standing to credit of Sick Benefit Fund, 31st December, 1916, \$795.53.

## III. ASSETS.

Cash value of mortgages .....	\$150 00
Cash value of real estate .....	550 00
Cash in Bank, 31st December, 1916 .....	95 53
Total .....	<u>\$795 53</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made every three months.

Four assessments were made during 1916.

The Society's books were duly audited for 1916.

Name and address of auditor: J. Gartenlaub, Toronto.

Books of account kept by the Society are: Ledger, Journal, Receipt Book, and Protocol.

## VI. CASH RECEIPTS.

Cash from 1915, \$119.34.

Cash received during 1916 from:

Dues .....	\$150 42
Total receipts .....	<u>\$150 42</u>

## VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Per capita tax .....	\$35 50
Expenses of meeting .....	18 65
Travelling expenses .....	87
Supplies bought .....	8 40
Interest .....	10 50
Printing .....	1 25
Postage .....	16 16
Total expenses of management .....	<u>\$91 33</u>

(b) *Miscellaneous Expenditure.*

Medical attendance and drugs .....	60 30
Funeral benefits .....	22 50
Other expenses .....	10 10
Grand total .....	<u>\$184 23</u>



## TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

*Head Office, 152 Adelaide Street West, Toronto, Ont.*


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Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

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The Executive Officers of the Society at the 31st December, 1916, were as follows:

W. H. Saunders, Chairman .....Toronto.  
 W. D. Sloght, Secretary .....Toronto.  
 T. Bradshaw, Treasurer .....Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1915 .....	323
Additional contracts taken in 1916 .....	31
	<hr/>
Gross number on foot at any time during 1916 .....	354
Contracts matured .....	18
	<hr/>
Contracts on foot at 31st December, 1916 .....	336
	<hr/>

## III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

## V. ASSETS.

City of Toronto, bonds .....	\$250,100 56
Cash in bank .....	27,709 27
Interest accrued on bonds .....	6,252 51
	<hr/>
Total . . . . .	\$284,062 34
	<hr/>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited by Walter Sterling, April 16th, 1917.

No changes were made in the by-laws during 1916.

## VIII. CASH RECEIPTS.

Balance from 1915 (not extended), \$269,298.78.

Cash received during 1916 from:

Assessments .....	\$17,826 56
Interest and dividends .....	7,362 18
Donations .....	830 00
City grant .....	8,750 00
Total receipts .....	<u>\$34,768 74</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1916 for:

Registration fee .....	\$3 00
Printing .....	8 50
Clerk hire .....	10 00
Total expenses of management .....	<u>\$21 50</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims .....	4,236 74
Pension .....	19,971 03
Retiring members .....	2,028 42
For investments (not extended), \$250,100.56.	
Total expenditure .....	<u>\$26,257 69</u>

## OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 24th February, 1916, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Ottawa. Suits by or against the Society may be brought in the name of the Ottawa Firemen's Superannuation and Benefit Fund.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Insurance against Death; also Lifetime benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the constitution of the Society, so far as they relate to the insurance contracts.

## LOGGIA DANNUNZIO MUTUAL AID AND BENEVOLENT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 4th December, 1916, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Loggia Dannunzio Mutual Aid and Benevolent Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

## LOYAL ORDER OF MOOSE OF ONTARIO.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 14th April, 1917, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Loyal Order of Moose of Ontario.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.



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## COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table I.—Life Insurance or Benefits in the nature thereof.

Table II.—Sick and Funeral Benefits.

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TABLE I — LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1916.	Amount of Insurance in force in Ontario at 31st December, 1916.	Number of Certificates in force anywhere at 31st December, 1916.	Amount of Insurance in force anywhere at 31st December, 1916.	Number of Claims matured in Ontario in 1916.	Amount of Insurance Benefits paid in Ontario during 1916.	Amount of Disability Benefits paid in Ontario during 1916, including pensions and gratuities.	Assets in Ontario at 31st December, 1916.	Liabilities in Ontario at 31st December, 1916.	Total Assets anywhere at 31st December, 1916.	Total Liabilities anywhere at 31st December, 1916.
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Alliance Nationale .....	135	96,750 00		20,381,398 20		56 069 72		1,280,697 45	76,874 55	2,922,948 52	128,095 20
Chosen Friends, Grand Council, Canadian Order .....	26,184	24,001,765 81	31,181	27,902,878 91	378	361,476 98		1,280,697 45	76,874 55	1 285,697 45	87,541 55
Civil Service Mutual Benefit Society .....	11,524	120,000 00	554	132,800 00	5	650 00		12,735 55	450 00	12,735 55	450 00
Commercial Travellers' Association .....	47,306	5,415,508 00	11,890	5,415,508 00	114	78,822 87		1,246,753 65	none	1,246,753 65	none
Federated Association of Letter Carriers ..	47,306	385,000 00	1,239	385,000 00	6	6,000 00		5,753 24	1,000 00	5,753 24	1,000 00
Foresters, Canadian Order of, High Court ..	8,676	47,153,000 00	90,325	89,792,500 00	425	442,990 94		6,278,509 09	49,976 81	6,285,459 47	33,476 81
Foresters, Catholic Order of .....	84	8,963,500 00	148,989	149,574,000 00	107	112,000 00		42,009 12	32,933 34	6,378,732 97	235,473 87
Hamilton Firemen's Benefit Fund .....	97		84		4	950 00		106,195 03	none	42,009 12	none
Hamilton Police Benefit Fund .....	5,583	6,606,109 00	6 158	7,245,219 00	133	178,493 11	(b)2,690 68	474,012 17	15,153 75	106,195 03	15,153 75
Home Circles, Canadian Order of .....							5,649 94			474,012 17	
Knights of Malta, Chapter General of Canada .....	320	74 750 00	177	74 750 00	2	1,000 00		10,962 96	none	10,962 96	none
Knights of Pythias .....	3,466	235,928 00	71,682	96,398,817 00	4	4,000 00		73 073 53	none	8,573,427 16	none
London Police Benefit Fund .....	45		45					73 073 53	none	22,574,315 87	1,687,584 16
The Macabees .....	9,485	9,805,500 00	302,531	364,332,477 49	93	121,488 72	33,587 61	12,390 38	1,500 00	223 87	none
Mutual Masonic Compact .....	197	19,700 00	197	19,700 00	2	200 00		202,695 60	8,070 98	202,695 60	8,070 98
Oddfellows, Canadian Order, Grand Lodge ..	2,974	2,140,688 67	3,140	2,275,938 67	44	33,734 61		1,688,086 93	31,500 00	1,693,086 93	64,500 00
Oddfellows Relief Association .....	15,668	18,426,500 00	26,603	31,625,000 00	165	199,749 13	701 92	358,069 94	773 21	358,069 94	1,473 00
Ontario Commercial Travellers' Association ..	2,995	1,351,500 00	2,995	1,351,500 00	31	18,995 00		124,928 40	10,000 00	124,928 40	12,000 00
Orange Grand Lodge of British America .....	(a)60,000	3,650,000 00	5,103	4,950,000 00	65	59 213 62		12,112 42	25,500 00	4,472,187 20	900,056 03
Royal Arcanum .....	2,177				57	137,099 75					
Royal Templars of Temperance, Supreme Body .....	3,918	3,907,500 00	4,854	5,403,750 00	81	96,553 49		447,086 88	23,574 36	452,086 88	27,474 37
Société des Artisans Canadiens Français .....	1,547	1,266,320 00	43,542	33 080,532 31	10	8,700 00	5,104 57	5,000 00	1,000 00	3,575,233 54	36,332 26
Sons of England Supreme Lodge .....	22,453	3,085,250 00	4,275	3,834,600 00	55	58,725 00	400 00	209,525 65	8,000 00	209,525 65	8,000 00
Sons of Scotland .....	5,105	4,038,127 00	5,746	4,493,637 00	111	79,777 46		619,203 92	21,750 00	619,203 92	21,750 00
St Joseph Union of Canada .....	7,323	7,627,600 00	28,874	28,361,170 00	71	61,801 37	2,785 74	1,892,435 99	8,500 00	1,902,435 99	241,732 20
Toronto Firemen's Benefit Fund .....	336		336		3	4,236 74	(b)19,971 03	27,709 27	none	27,709 27	none
Toronto Police Benefit Fund .....	595		595				(b)35,156 76	664,537 23	104,624 49	905,703 76	104,624 49
United Workmen, Ancient Order of .....	16,589	15,206,047 00	16,589	15,206,047 00	635	824,205 58		905,703 76	421,581 49	65,199,684 17	3,664,788 66
Totals .....	256,089	163,577,253 48	833,578	891,860,233 48	2,591	2,891,984 37	162,917 97	16,700,412 03	421,581 49	65,199,684 17	3,664,788 66

(a) About. (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1916.	Number of members who died during 1916. (Members' children; **Members' wives; †Members' mothers.)	Amount paid for funeral benefits during 1916. (†Members' children; **Members' wives.)	Number of members sick during 1916.	Number of weeks' sickness experienced during 1916.	Amount paid for sick benefits during 1916.	Amount paid for medical attendance during 1916.	Amount paid for special relief during 1916.	Assets at 31st December, 1916.	Liabilities at 31st December, 1916.
Alliance Nationale.....	*								\$ *	\$ *
Army and Navy Veterans, Toronto.....	131	6	300 02	3 407	20,786 4-7	115,592 05			2 630 05	
Army and Navy Veterans, Hamilton.....	85	1	80 00			46 80	85 50		1,154 01	
Bain Wagon Co. Employees' Mutual Benefit Association.....	201	2	24 00	61	160 1-6	456 85			256 30	
Bank of British North America W. & O. Fund.....	580	**1						9,831 48	358,230 68	
Bartenders' Benevolent Association.....	45	2		3	21	76 00	58 75		3,781 07	100 00
Beavers, Canadian Order of.....	64	2		5	10 1-7	50 70			618 78	
Berditcher Brother Love Sick Benefit Society.....	143	**2	**182 30				210 42		969 57	
Brown Bros., Limited, Employees' Benefit Society.....	43	†2				40 12			354 90	
B. Greening Wire Co., Limited, Employees' Benefit Society.....	280	2		6	10	712 90			123 21	
Burrow, Stewart and Milne Benefit Society.....	176	6	240 00	46	151	250 00	250 00	70 00	267 25	
Canada Foundry Employees' Mutual Benefit Society.....	1,036	3	150 00	116	330	2,035 75	1,497 37		2,940 06	
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Socy.....	186			11	30 5-7	87 50	346 76		468 63	
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	802	**1	**25 00	49	310 4-7	746 10		4,056 61	9 303 76	
Canadian Order of Rechabites.....	713	4	200 00	78	239 1-2	930 34	631 14		8,024 45	*
Chosen Friends, Canadian Order*.....	*	60	3,250 00	1,890	9,965 4-7	39,894 50				
Cigarmakers' Union No. 27, Toronto.....	391	2	253 10	66	285 3-7	1 426 55		349 00	562 63	
Cigarmakers' Union, No. 55, Hamilton.....	267	**1	**40 00							
Cobban Manufacturing Co's. Employees' Mutual Benefit Society.....	74	4	1,100 00	60	269 2-5	1,347 35		344 50	877 16	
Cockshutt Plow Co. Relief Association.....	440	**3	**120 00	14	31 1-2	94 50			150 00	
Cummer-Dowdell, Limited, Employees' Benefit Society.....	100	1	30 00	87	257	1,025 70	93 75	83 00	591 90	
Ozenstochow Aid Society.....	73	6	240 00	20	76 3-4	246 09	144 87		282 30	
Daughters and Maids of England, Grand Lodge.....		1	25 00							
Daughters and Maids of England, Subordinate Lodges.....			565 00						14,623 01	
Daughters and Maids of England, Juvenile Lodges.....		11	980 20	425	1,061 2-3	2,654 50	3,882 60		20,139 89	
Dominion Expressmen's Sick Benefit Society.....	1,062	1	7 64	41	99	98 00	287 40		1,900 44	
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.	662	7	1,050 00	245	937 3-7	5,623 72	993 00		4,086 81	
Employees' Protective League of the Seaman Kent Co., Limited	103			169	368	1 550 11			1,527 58	
Evening Telegram Employees' Benefit Society.....	90			26	53	266 79			454 75	
First Italian Society of Hamilton.....	50			15	43	215 00			609 60	
First Roumanian Haavis Achim Society.....	26			7	19	95 00			147 40	
Foresters, Canadian Order of, High Court*.....	*	709	22,130 00	8,112	42,082 5-7	183,069 40	35 00	384 00	795 53	*



Foresters, Canadian Order of, Subordinate Courts .....	65	.....	1	3,525 97	.....	3	.....	19,843 66	7,740 24	.....	188,317 09	*
Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio ..	54	.....	1	25 00	.....	4	42 1-7	35 00	12 00	23 00	1,084 11	.....
Gendron Manufacturing Co's. Employees' Benefit Society .....	78	.....	3	300 00	.....	13	54	184 59	15 00	.....	837 00	14 85
Globe Printing Co's. Employees' Benefit Society .....	275	.....	4	90 00	.....	45	192	270 00	.....	.....	1,203 07	.....
Goold, Shapley and Muir Company Employees' Relief Association	88	.....	.....	.....	.....	.....	.....	756 55	.....	.....	187 97	51 35
Grand Order of Israel Benefit Society .....	782	.....	3	145 00	.....	15	.....	140 00	140 00	49 04	1,955 63	.....
Gutta Percha and Rubber Mfg. Co.'s Employees' M. B. Society ..	750	.....	.....	.....	.....	86	353	1,621 70	.....	.....	650 40	.....
Hamilton Rolling Mills' Benefit Society .....	3,000	.....	3	225 00	.....	135	508	2,479 50	969 15	72 75	1,796 06	18 50
Hamilton Steel and Iron Co's. Employees' Benefit Society .....	38	.....	**2	1,650 00	.....	1,395	1,995	8,675 00	4,671 17	.....	7,749 15	850 00
Hamilton Lodge No. 25, Theatrical Mechanical Association .....	80	.....	.....	.....	.....	4	10	50 00	78 35	9 00	1,922 75	.....
Hamilton St. Stanislaus Mutual Benefit Society .....	118	.....	.....	.....	.....	21	55	275 00	.....	.....	760 81	.....
Hay & Co.'s Employees' Mutual Benefit Society .....	154	.....	.....	.....	.....	24	156	426 25	124 88	.....	41 32	79 50
Heintzman & Co's. Employees' Sick Benefit Society .....	1,185	.....	2	100 00	.....	24	130	620 00	.....	.....	244 02	.....
Hibernians, Ancient Order of .....	*	.....	13	3,900 00	.....	96	498	2,490 00	922 10	445 25	27,918 11	*
Home Circles, Canadian Order of, Supreme Body* .....	69	.....	.....	.....	.....	61	383	1,532 00	.....	.....	*	.....
Imperial Varnish and Color Sick Benefit Society .....	195	.....	.....	.....	.....	11	19	94 72	.....	.....	289 41	.....
Irish Catholic Benevolent Union, Grand Body .....	25	.....	1	400 00	.....	23	76	309 00	187 25	1,589 72	443 38	.....
Italian Benevolent Society .....	75	.....	2	103 00	.....	10	28	131 65	37 00	2 00	575 41	.....
Italian Workmen's Association .....	52	.....	.....	**112 00	.....	19	76	347 78	52 00	.....	688 41	.....
Karn & Co's. Employees' Mutual Benefit Association .....	68	.....	1	.....	.....	13	40 2-3	122 00	.....	.....	60 02	.....
Kieltzer Sick Benefit Society of Toronto .....	*	.....	.....	.....	.....	9	25	124 50	204 25	53 50	781 04	.....
Knights of Pythias, Grand Lodge* .....	177	.....	45	3,090 00	.....	232	1,344	4,932 30	1,771 21	2,027 34	1,124 56	796 75
Knights of St. John, Ontario Grand Commandery, Grand Body ..	.....	.....	1	100 00	.....	2	12	60 00	53 75	.....	1,772 33	.....
Knights of St. John, Ontario Grand Commandery, Subordinate ..	.....	.....	.....	.....	.....	7	21	105 00	73 00	.....	958 42	30 00
Knights of St. John, Ontario Grand Commandery, Auxiliary .....	.....	.....	2	200 00	.....	3	11	33 00	35 00	.....	614 94	.....
Knights of Malta, Chapter General of Canada* .....	.....	.....	.....	.....	.....	51	258	937 00	518 58	55 15	8,342 57	.....
Knights of Malta, Chapter General of Canada, Subordinate Lodges ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,620 39	.....
La Congregazione della Immacolata Concezione di Marie Santissima	4,500	.....	2	150 00	.....	.....	.....	.....	.....	.....	320 16	.....
Ladies' Orange Benevolent Association .....	62	.....	32	40 00	.....	2	7	38 50	3,500 00	.....	9,682 21	.....
Limitizer Sick Benefit Society .....	5,500	.....	.....	.....	.....	.....	.....	35 00	147 10	10 00	485 88	17 25
Loyal Orange Young Briton Lodge No. 33 .....	.....	.....	19	1,850 00	.....	.....	.....	.....	.....	.....	.....	.....
Loyal True Blue Association, Grand Body .....	.....	.....	.....	.....	.....	28	153	309 06	178 06	.....	3,120 14	.....
Loyal True Blue Association, Subordinate Bodies .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Maccabees, The* .....	2,000	.....	95	4,225 00	.....	3,067	12,420	70,494 00	.....	14,937 15	*	.....
Massev-Harris (Toronto) Employees' Mutual Benefit Society .....	800	.....	10	600 00	.....	478	719 1-2	4,317 50	.....	.....	1,776 04	.....
Massev-Harris, Limited (Brantford) Employees' Benefit Association	169	.....	3	**165 00	.....	.....	.....	.....	.....	.....	.....	.....
Methodist Book and Publishing House Employees' Benefit Society.	203	.....	2	144 00	.....	92	332	1,302 25	.....	53 75	1,819 06	2 60
Mozirer Sick Benefit Society .....	.....	.....	2	175 00	.....	34	132 1-2	642 50	.....	.....	813 19	.....
.....	.....	.....	.....	138 00	.....	39	87	435 00	443 50	383 75	7,174 79	.....
.....	.....	.....	**1	**23 25	.....	.....	.....	.....	.....	.....	.....	.....
National Cash Register Co.'s Employees' Benefit Society .....	114	.....	.....	.....	.....	22	56 6-7	398 00	.....	.....	1,136 90	.....
National Iron Works Employees' Mutual Benefit Society .....	82	.....	1	30 00	.....	30	98	398 55	.....	.....	159 81	.....
Nova Radomsk Relief Society .....	61	.....	.....	.....	.....	4	16	80 00	254 00	.....	1,394 85	.....
Oddfellows, Independent Order of, Grand Lodge .....	53,978	.....	.....	.....	.....	.....	.....	.....	.....	.....	47,050 32	11 657 00
Oddfellows, Independent Order of, Subordinate Lodges .....	.....	.....	591	21,896 14	.....	5,126	42,989	126,323 10	21,094 64	6,761 48	2,505,888 47	79,309 71
Oddfellows, Canadian Order of, Grand Lodge* .....	.....	.....	**150	**2,057 61	.....	16	101	375 87	.....	.....	202,695 60	8,070 98
Oddfellows, Canadian Order of, Subordinate Lodges .....	.....	.....	49	1,920 00	.....	298	1,469	4,789 54	1,776 75	.....	31,691 86	1,246 92

TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1916.	Number of members who died during 1916: (**Members' wives; †Members' mothers.)	Amount paid for funeral benefits during 1916. (\$ **Members' wives; †Members' children.)	Number of members sick during 1916.	Number of weeks' sickness experienced during 1916.	Amount paid for sick benefits during 1916. (\$ c.	Amount paid for medical attendance during 1916. (\$ c.	Amount paid for special relief during 1916. (\$ c.	Assets at 31st December, 1916. (\$ c.	Liabilities at 31st December, 1916. (\$ c.
Oddfellows, Independent Order of, M.U. Grand Lodge.....	1,309	{ 17 **9	\$ 1,650 00 **440 00	222	842	\$ 312 00	.....	.....	17,926 65	.....
Oddfellows, Independent Order of, M.U. Sub. Lodges.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Orange Grand Lodge, Ontario East.....	142	.....	.....	6	26 4-7	3,570 25	1 611 91	.....	18 719 38	.....
Orange Grand Lodge, Ontario West.....	39,091	503	1,105 00	142	547	79 71	.....	.....	621 90	.....
Ottawa Hebrew Benefit Society.....	154	.....	.....	9	26	1,652 80	4,822 28	.....	8,546 70	.....
Ottawa Unity Protestant Association.....	86	3	40 00	11	101	104 00	100 00	.....	609 75	.....
Ottawa Typographical Union No. 102.....	390	7	2,400 00	33	119	280 00	46 49	.....	761 20	100 60
Ottawa Theatrical Mechanical Association.....	38	1	50 00	3	17	593 00	35 00	.....	449 00	.....
Polish Young Men's Hebrew Society.....	.....	.....	.....	.....	.....	68 00	.....	.....	53 88	.....
Poison Iron Works Benefit Association.....	350	4	200 00	125	202	318 75	443 04	10 00	1 074 15	.....
Postal Benefit Association, Toronto.....	245	3	750 00	.....	.....	.....	.....	.....	666 76	.....
Pride of Israel Sick Benefit Society.....	519	{ 18 †15	†1,271 80	61	185 1-2	928 50	1,613 74	1,243 80	11,836 45	.....
Radiator Co. Mutual Benefit Society.....	130	.....	.....	3	3	12 03	92 50	.....	472 08	.....
Royal Templars of Temperance, Grand Council.....	1,928	12	600 00	234	1,002	4,318 00	.....	.....	.....	.....
Roumanian Aid Association, Gloria.....	32	.....	.....	20	30	120 00	24 50	.....	595 98	.....
Ruthenian Brotherhood of St. John the Baptist.....	31	.....	.....	1	5	17 50	.....	.....	571 32	17 50
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association.....	456	5	250 00	135	334	1,169 10	.....	.....	1 281 82	.....
Société des Artisans Canadiens Français, Supreme Body*.....	1	.....	.....	5,271	31,354	156,773 12	.....	.....	1 *	*
Società Amichevole di Figli d'Italia d'Ottawa.....	86	1	**25 00	9	37	185 00	46 50	.....	1 968 31	.....
Società di Mutuo Soccorso la Trinacria di Toronto.....	154	1	75 00	18	45	225 00	194 51	.....	1,830 73	.....
Sons of Italy Mutual Aid and Benevolent Society.....	45	{ 2 **1	200 00	16	19	96 00	42 00	25 00	92 00	.....
Sons of England, Supreme Lodge*.....	*	{ 231 **138 †21	23,000 00 **6,875 00 †360 00	2	.....	36 36	.....	55 00	*	*
Sons of England, Subordinate Lodges.....	.....	.....	.....	3,224	16,112	48,055 76	28,643 67	.....	255 310 82	2,216 25
Sons of England, Juvenile Lodges.....	.....	2	45 00	.....	.....	932 22	1,429 54	.....	11 304 64	76 29
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.....	482	8	800 00	.....	.....	.....	423 04	5 00	2,005 02	.....
Sons of Temperance Sick and Funeral Benefit Depart't.....	21	.....	.....	8	45	130 50	.....	.....	.....	.....
Sons of Lithuania Benefit Society.....	53	.....	.....	2	7 2-7	28 42	.....	32 00	943 84	.....
Sons of Scotland Benevolent Association*.....	*	.....	.....	10	15	75 00	.....	.....	*	512 68
Sons of Poland Friendly Society.....	47	.....	.....	62	284	1,151 25	.....	.....	554 99	.....
Saint Stanislaus Mutual Benefit Society.....	93	.....	.....	4	43	73 00	1 00	.....	947 74	.....



36	St. Albert Friendly Society.....	1	50 00	50	1,187 90	76 25	690 25	.....
465	St. Boniface Benefit Society.....	1	25 00	70	1,111 56	.....	4,309 80	.....
360	St. Davids' Y.P.U. Sick Benefit Society.....	2	150 00	283 5-6	.....	.....	448 30	.....
371	St. Jean Baptiste Society, Ottawa.....	3	1,199 25	45	1,340 00	.....	10,042 76	.....
80	St. Joseph Mutual Benefit Society.....	1	50 00	13	213 90	.....	2,193 25	.....
42	St. Joseph Aid Society (Formosa).....	1	25 00	71	66 00	.....	798 67	.....
21	St. Joseph Lithuanian Benefit Society.....	3	90 00	19	60 00	11 75	426 17	.....
*	St. Joseph Union of Canada, Supreme Body*	123	10,315 00	3,846	103,648 40	.....	.....	*
48	St. Luke Benefit Society.....	3	.....	12	47 99	.....	279 20	.....
59	Street Cleaners' Benevolent Association.....	3	.....	40	132 00	33 40	311 25	60 00
157	Theatrical Mechanical Association, Toronto.....	4	910 00	73	438 00	263 00	16,408 71	.....
213	Toronto Hebrew Benevolent Society.....	1	70 00	31	470 00	863 24	5,349 84	.....
88	Toronto Independent Benevolent Association.....	7	.....	43	215 00	224 25	1,712 15	.....
751	Toronto Musical Protective Association.....	5	250 00	31	321 00	.....	37,255 14	.....
420	Toronto Civic Employees' Benevolent Association.....	6	360 00	83	725 14	168 00	8,739 40	.....
206	Toronto Electric Light Co.'s Employees' Mutual Benefit Association.....	1	40 00	55	905 55	.....	361 40	.....
1,566	Toronto Railway Employees' Union.....	2	40 00	296	5,761 56	1,245 50	500 00	.....
1,117	Toronto Typographical Union No 91.....	15	5,750 00	103	1,845 00	.....	2,573 71	.....
*	United Workmen, Ancient Order of*.....	11	550 00	369	4,746 00	.....	.....	*
375	Verity Plow Company Relief Association.....	12	360 00	1,100	830 26	.....	307 48	.....
18	Vittoria Emanuele III. Society.....	2	60 00	68	96 46	27 00	68 08	.....
84	W. and J. G. Greey's Employees' Mutual Sick Benefit Society.....	1	.....	16	157 40	.....	192 02	.....
150	Workmen's Hebrew Association.....	30	.....	30	180 00	234 00	86 92	.....
82	Young Men's Hebrew Association.....	5	.....	18	90 00	36 50	1,237 00	.....
138	Zion Benevolent Society.....	1	100 00	15	157 50	140 99	724 13	.....
		1	35 00	.....	.....	261 40	.....	.....
135,372	Totals.....	3,095	138,455 78	41,571	966,773 83	96,624 34	4,007,996 33	104,716 05

(a) Membership taken from Application for Renewal of Registry 30th June, 1916. \* Membership, Assets and Liabilities, shown in Table I. \*\* No. 445.—Amount, \$20,749.01.  
† No. 41.—Amount, \$537.05. ‡ No. 15.—Amount, \$135.90.

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
81	Alliance Nationale.....	.....	Montreal .....	Lyman Lee, Chief Agt.	Insurance against sickness and death
287	Army and Navy Veterans, Toronto.....	1888	Toronto .....	Major W. H. Cooper..	Insurance against sickness and death
101	Army and Navy Veterans, Hamilton.....	1889	Hamilton .....	Edward P. Wyatt .....	Sick and funeral benefits
129	Bain Wagon Co. Employees' Mutual Benefit Association.....	1900	Woodstock .....	Thos. Armstrong .....	Sick and funeral benefits
95	Bank of British North America W. & O. Fund	1891	Montreal .....	R. P. Fraser.....	Insurance against death
103	Bartenders' Benevolent Association.....	1900	Toronto .....	H. Tindale.....	Sick and funeral benefits
305	Beaver Sick and Funeral Benefit Club.....	1917	Toronto .....	G. H. Brown .....	Sick and funeral benefits
173	Berditcher Brother-Love Sick Benefit Society..	1916	Toronto .....	M. Bleman.....	Sick and funeral benefits
135	Brown Bros., Limited, Employees' Benefit Society	1903	Toronto .....	J. E. Lamb.....	Sick and funeral benefits
	B. Greening Wire Co., Limited, Employees' Benefit Society .....				
248	Burrow, Stewart and Milne Benefit Society.....	1910	Hamilton .....	G. Battram .....	Sick and funeral benefits
		1911	Hamilton .....	A. G. Tribbeck .....	Sick and funeral benefits
183	Canada Foundry Co. Employees' Mutual Benefit Society .....	1890	Toronto.....	John McIntyre .....	Sick and funeral benefits
181	Canada Furniture Manufacturers (Limited) Employees' Benefit Society .....	1895	Woodstock.....	Robert A. Scott .....	Sick and funeral benefits
266	Canadian Order of Beavers .....	1913	London .....	E. J. W. Griffith.....	Sick and funeral benefits
276	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners .....	1914	Toronto .....	William Young .....	Sick and funeral benefits
9	Chosen Friends, Canadian Order of .....	1882	Hamilton .....	W. F. Montague.....	Ins. against sickness and disability or death
232	Canadian Order of Rechabites .....	1912	Toronto.....	J. E. F. Paterson.....	Sick and funeral benefits
159	Cigarmakers' Union No. 27, Toronto .....	1869	Toronto.....	J. Pamphilon .....	Sick, funeral and out of work benefits
169	Cigarmakers' Union No. 55, Hamilton .....	1869	Hamilton .....	E. Jennings.....	Sick, funeral and out of work benefits
151	Civil Service Mutual Benefit Society .....	1872	Ottawa .....	W. J. Lynch.....	Insurance against sickness and death
115	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society .....	1888	Toronto .....	Henry Meade .....	Sick and funeral benefits
113	Cockshutt Plow Co. Relief Association .....	1899	Brantford.....	J. Kirkpatrick .....	Sick and funeral benefits
66	Commercial Travellers' Association of Canada..	1874	Toronto.....	James Sargent.....	Insurance against accident and death



234	Cummer-Dowswell, Limited, Employees' Benefit Society .....	1911	Hamilton .....	W. J. Garrison .....	Sick and funeral benefits
309	Czenstochover Aid Society .....	1916	Toronto .....	B. Wolherder .....	Sick and funeral benefits
199	Daughters and Maids of England Benevolent Society .....	1890	Toronto .....	Leonard G. Cross .....	Sick and funeral benefits
107	Dominion Expressmen's Sick Benefit Association	1889	Toronto .....	W. M. Carruthers .....	Insurance against sickness and death
262	Dunlop Tire and Rubber Goods Employees Mutual Benefit Society .....	1913	Toronto .....	L. P. Arlett .....	Sick and funeral benefits
254	Employees' Protective League of the Seamen Kent Company, Limited .....	1912	Meaford .....	W. H. Turner .....	Sick and funeral benefits
193	Evening Telegram Employees' Benefit Society ..	1912	Toronto .....	T. Hopmans .....	Sick and funeral benefits
120	Federated Association of Letter Carriers .....	1891	Toronto .....	Alex. McMordie .....	Insurance against sickness and death
244	First Italian Society of Hamilton .....	1911	Hamilton .....	Aurelio del Piero .....	Sick and funeral benefits
313	First Roumanian Haavis Achim Society .....	1907	Toronto .....	H. Rosenberg .....	Sick and funeral benefits
22	Foresters, Canadian Order of .....	1879	Brantford .....	R. Elliott .....	Insurance against sickness and death
57	Foresters, Catholic Order of .....	1883	Chicago .....	Thos. F. McDonald .....	Insurance against sickness and death
260	Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio .....	1913	Ottawa .....	L. Giolleonardo .....	Sick and funeral benefits
165	Gendron Manufacturing Co.'s Employees' Benefit Society .....	1900	Toronto .....	A. Tonsignant .....	Sick and funeral benefits
139	Globe Printing Co.'s Employees' Benefit Society.	1885	Toronto .....	T. Jeffery .....	Sick and funeral benefits
264	Gould, Shapley and Muir Company Employees' Relief Association .....	1913	Brantford .....	Walter J. Davies .....	Sick and funeral benefits
175	Grand Order of Israel Benefit Society .....	1908	Hamilton .....	S. Taylor .....	Sick and funeral benefits
185	Gutta Percha and Rubber Man'fg Co.'s Employees' Sick Benefit Society .....	1900	Toronto .....	F. H. Matthews .....	Sick and funeral benefits
238	Hamilton Firemen's Benefit Fund .....	1910	Hamilton .....	Robert Aitchison .....	Insurance against sickness and death ; also lifetime benefits
187	Hamilton Lodge No. 25, Theatrical Mechanical Association .....	1907	Hamilton .....	H. C. Stroud .....	Sick and funeral benefits
91	Hamilton Police Benefit Fund .....	1891	Hamilton .....	J. R. Crocker .....	Insurance against death, also lifetime benefits
137	Hamilton Rolling Mills Benefit Society .....	1905	Hamilton .....	H. P. Heath .....	Sick and funeral benefits
153	Hamilton Steel and Iron Co.'s Employees' Benefit Society .....	1902	Hamilton .....	John Love .....	Sick and funeral benefits
307	Hamilton St. Stanislaus Mutual Benefit Society ..	1916	Hamilton .....	Rev. Dr. Thos. Tarasiuk	Sick and funeral benefits
285	Hay & Company Employees' Mutual Benefit Association .....	1915	Woodstock .....	J. G. Harrison .....	Sick and funeral benefits
153	Heintzman & Co.'s Employees' Benefit Society.	1885	Toronto .....	T. H. Kirk .....	Sick and funeral benefits

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
293 14	Hibernians, Ancient Order of..... Home Circles, Canadian Order of .....	1888 1884	Ottawa..... Toronto.....	Thos. R. Donovan .... J. M. Foster, B.A. ....	Insurance against sickness and death Insurance against sickness and death, also lifetime benefits (including endowments)
252 171 167 195	Imperial Varnish and Color Sick Benefit Society .. Irish Catholic Benevolent Union..... Italian Benevolent Society, Umberto Primo.... Italian Workingmen's Association.....	1911 1883 1888 1901	Toronto..... Toronto..... Toronto..... Toronto.....	W. Ward..... Robert Scollard ..... G. Bagnato..... O. A. Castrucci.....	Sick benefits Insurance against sickness and death Insurance against sickness and death Sick and funeral benefits
111	Karn & Co.'s Employees' Mutual Benefit Association .....	1900	Woodstock.....	J. Page.....	Sick and funeral benefits
281 240 61 213	Kieltzer Sick Benefit Society of Toronto .....	1914	Toronto .....	S. Moshenberg .....	Sick and funeral benefits
	Knights of Malta, Chapter General of Canada....	1909	Toronto .....	H. J. Bentley .....	Insurance against sickness and death
	Knights of Pythias, Supreme Lodge .....	1864	Toronto .....	Alex. Coulter.....	Insurance against sickness and death
	Knights of St. John, Ontario Grand Commandery of the .....	1893	Toronto .....	Joseph C. Kidd .....	Insurance against sickness and death
197	La Congregazione della Immacolata Concezione di Maria Santissima .....	1904	Toronto .....	F. Belmonte .....	Sick and funeral benefits
161 301 317 93	Ladies' Orange Benevolent Association .....	1895	Toronto.....	Mrs. Jeanie Gordon...	Sick and funeral benefits
	Linitzer Sick Benefit Society .....	1916	Toronto .....	I. Beruan .....	Sick and funeral benefits.
	Loggia Dannunzio Mutual Aid & Benevolent Society London Police Benefit Fund Association .....	1916 1877	Thorold..... London .....	G. Silveri..... Elmer Walsh .....	Sick and funeral benefits Insurance against death, also lifetime bene- fits
318 117	Loyal Order of Moose .....	1917	Toronto.....	Norman G. Heyd .....	Sick and funeral benefits
	Loyal True Blue Association .....	1893	St. Catharines ..	Miles S. Plumley....	Insurance against sickness and death
48	The Maccabees.....	1883	Detroit .....	L. E. Sisler.....	Insurance against sickness and death
125	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1883	Toronto.....	Thos. Carruthers....	Sick and funeral benefits
127	Massey-Harris, Limited, Brantford, Employees' Benefit Association .....	1885	Brantford.....	J. R. Harmer .....	Sick and funeral benefits



99	Methodist Book and Publishing House Employees Benefit Society .....	1895	Toronto.....	A. J. Saunders .....	Sick and funeral benefits
223	Mozirer Sick Benefit Society .....	1906	Toronto.....	Morris Lifshitz.....	Sick and funeral benefits
201	Mutual Masonic Compact .....	1871	St. Catharines.....	H. J. Johnston .....	Insurance against death
141	National Cash Register Co.'s Employees' Benefit Society .....	1907	Toronto.....	Chas. W. Long.....	Sick and funeral benefits
258	National Iron Works Employees' Mutual Benefit Society .....	1913	Toronto .....	George Clarke.....	Sick and funeral benefits
219	Nova Radomsk Relief Society.....	1909	Toronto .....	Wolf Solomons .....	Sick and funeral benefits
27	Oddfellows, Canadian Order of .....	1882	Toronto.....	Robert Fleming .....	Insurance against sickness and death
76	Oddfellows, Independent Order of .....	1855	Toronto.....	Wm. Brooks .....	Insurance against sickness and death
18	Oddfellows' Relief Association.....	1874	Kingston .....	R. Meek.....	Insurance against disability or death
179	Oddfellows, Independent Order of, M. U. ....	1887	Toronto .....	W. C. Schunk.....	Insurance against sickness and death
227	Ontario Commercial Travellers Association .....	1880	London.....	J. H. Hiscocks.....	Mortuary benefits
203	Orange Grand Lodge of Ontario East.....	1894	Belleville.....	F. M. Clarke.....	Sick and funeral benefits
85	Orange Grand Lodge of Ontario West. ....	1860	Toronto.....	W. M. Fitzgerald.....	Insurance against sickness and death
41	Orange Grand Lodge of B. A. ....	1890	Toronto.....	Isaac Crowley.....	Insurance against sickness and death
317	Ottawa Firemen's Superannuation & Benefit Fund .....	1917	Ottawa .....	S. Blocker .....	Insurance against death; also life-time benefits
299	Ottawa Hebrew Benefit Society.....	1915	Ottawa .....	H. Lafer.....	Sick and funeral benefits.
289	Ottawa Typographical Union No. 102.....	1867	Ottawa .....	J. K. Peffers .....	Sick and funeral benefits.
303	Ottawa Theatrical Mechanical Association No. 49 .....	1916	Ottawa .....	Romeo R. Marcil .....	Sick and funeral benefits
131	Ottawa Unity Protestant Benefit Society.....	1869	Ottawa .....	J. A. Murphy.....	Insurance against sickness and death
155	Polson Iron Works Benefit Association.....	1904	Toronto .....	J. L. Kingdon .....	Sick and funeral benefits
123	Postal Benefit Association of Toronto .....	1891	Toronto.....	W. L. C. Allwell.....	Insurance against death
157	Pride of Israel Sick Benefit Society.....	1905	Toronto.....	J. Rosen .....	Sick and funeral benefits
311	Radiator Company Mutual Benefit Society.....	1915	Brantford .....	C. Bulmer .....	Sick and funeral benefits.
44	Royal Arcanum, Supreme Council.....	1877	Boston .....	Alfred T. Turner.....	Insurance against sickness and death
53	Royal Templars of Temperance.....	1884	Hamilton .....	C. V. Emory, M.D.....	Insurance against sickness and death
283	Roumanian Aid Association Gloria.....	1913	Hamilton .....	John Ratu .....	Sick and funeral benefits
236	Ruthenian Brotherhood of St. John the Baptist..	1911	Brantford .....	J. Tindohr .....	Sick and funeral benefits
250	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association .....	1911	Hamilton .....	Samuel Beach.....	Sick and funeral benefits
68	Société des Artisans Canadien Français .....	1876	Montreal.....	Henri Roy.....	Insurance against sickness and death
217	Società Amichevole di Figli d'Italia d'Ottawa...	1909	Ottawa .....	Vincenzo Macri.....	Sick and funeral benefits
272	Società Di Mutuo Soccorso La Trinacria Di Toronto.....	1914	Toronto .....	A. Azzarelto.....	Sick and funeral benefits
32	Sons of England Benefit Society .....	1877	Toronto .....	John W. Carter.....	Insurance against sickness and death
87	Sons and Daughters of Ireland Protestant Association .....	1890	Toronto .....	James Steele.....	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized, or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
279	Sons of Italy Mutual Aid and Benevolent Society	1914	Niagara Falls....	Rocco DeLucia.....	Sick and funeral benefits
295	Sons of Lithuania Benefit Society .....	1914	Toronto .....	V. Yusaitis .....	Sick and funeral benefits
209	Sons of Poland Friendly Society .....	1907	Toronto .....	A. Lozicki .....	Sick and funeral benefits
37	Sons of Scotland Benevolent Association.....	1876	Toronto .....	Col. D. M. Robertson..	Insurance against sickness and death
215	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....				
297	Saint Stanislaus Mutual Benefit Society.....	1908	Aurora .....	J. M. Walton .....	Sick and funeral benefits
221	St. Albert Friendly Society .....	1915	Toronto.....	Paul Mocon .....	Sick and funeral benefits
143	St. Boniface Benefit Society .....	1909	Renfrew .....	Frank Cybulski .....	Sick and funeral benefits
268	St. David's Y.P.U. Sick Benefit Society.....	1892	Kitchener.....	Jacob J. Gies.....	Sick and funeral benefits
177	St. Jean Baptiste, Ottawa.....	1914	Toronto.....	Jos. B. Whiteley .....	Sick and funeral benefits
149	St. Joseph Aid Society of Formosa .....	1888	Ottawa .....	J. Saint-Germain, B.A	Insurance against sickness and death
211	St. Joseph Lithuanian Benefit Society .....	1887	Formosa .....	Matthew Weiler.....	Sick and funeral benefits
145	St. Joseph's Mutual Benefit Society .....	1908	Toronto .....	Joseph Wasileuskas ..	Sick and funeral benefits
72	St. Joseph Union of Canada .....	1889	Toronto .....	J. Bouvier .....	Sick and funeral benefits
207	St. Luke Benefit Society of .....	1863	Ottawa .....	Charles Leclerc .....	Insurance against sickness and death
274	Street Cleaners' Benevolent Association.....	1894	Amherstburg ....	L. Bertrand.....	Sick and funeral benefits
		1914	Toronto .....	F. Smith .....	Sick and funeral benefits
189	Theatrical Mechanical Association .....	1886	Toronto .....	S. Y. Meredith .....	Insurance against sickness and death
315	Toronto Firemen's Benefit Fund.....	1891	Toronto .....	W. D. Slaght.....	Insurance against sickness and death, also lifetime benefits
191	Toronto Hebrew Benevolent Society .....	1899	Toronto .....	D. Pullan .....	Sick and funeral benefits
291	Toronto Musical Protective Association.....	1887	Toronto .....	Joseph Ball.....	Sick and funeral benefits
256	Toronto Independent Benevolent Association.....	1911	Toronto .....	B. Spiegel .....	Sick and funeral benefits
89	Toronto-Police Benefit Fund.....	1882	Toronto .....	Thos. Bustard.....	Insurance against death, also lifetime benefits
205	Toronto Civic Employees' Benevolent Association	1888	Toronto .....	C. J. Mitchell .....	Insurance against sickness and death
270	Toronto Electric Light Company's Employees' Mutual Benefit Society .....				
105	Toronto Railway Employees' Union.....	1914	Toronto.....	E. Felton.....	Sick and funeral benefits
97	Toronto Typographical Union No. 91.....	1893	Toronto .....	W. D. Robbins.....	Sick and funeral benefits
		1844	Toronto .....	Samuel Hadden .....	Sick and funeral benefits



5	United Workmen, Ancient Order of .....	1879	Toronto .....	F. G. Inwood.....	Insurance against sickness and death
147	Verity Plow Company Relief Association.....	1899	Brantford .....	Charles Carter.....	Sick and funeral benefits
133	Vittorio Emmanuele III. Society .....	1902	Toronto .....	S. Roncone.....	Sick and funeral benefits
109	W. & J. G. Greey's Employees' Mutual Sick Benefit Society.....	1899	Toronto .....	Fred D. Hunt .....	Sick and funeral benefits
230	Workmen's Circle of Toronto .....	1910	Toronto .....	M. Gellman .....	Sick and funeral benefits
225	Young Men's Hebrew Association .....	1912	Toronto .....	Harry Zweig .....	Sick and funeral benefits
246	Zion Benevolent Society .....	1911	Toronto.....	P. J. Isaacson.....	Sick and funeral benefits



# APPENDIX TO THE REPORT (1917)

## OF THE

### Registrar of Friendly Societies

Hm. TABLES (See Section 166 (5) ).

Ordinary All-Life Insurance of \$1,000. Premiums continuous during policy term.

Net Annual Premiums: Hm 4½ per cent.

Age at Entry	Net annual Premium	Age at Entry	Net annual Premium	Age at Entry	Net annual Premium
15	9.809	32	16.877	49	32.748
16	10.204	33	17.458	50	34.240
17	10.603	34	18.072	51	35.829
18	10.994	35	18.719	52	37.532
19	11.360	36	19.399	53	39.350
20	11.697	37	20.110	54	41.285
21	12.024	38	20.856	55	43.349
22	12.350	39	21.641	56	45.545
23	12.690	40	22.470	57	47.884
24	13.057	41	23.355	58	50.378
25	13.456	42	24.302	59	53.043
26	13.881	43	25.316	60	55.881
27	14.333	44	26.392	61	58.898
28	14.804	45	27.537	62	62.105
29	15.292	46	28.742	63	65.508
30	15.798	47	30.008	64	69.117
31	16.324	48	31.340	65	72.964

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN  
ERRONEOUSLY, BUT IN GOOD FAITH, AND WITHOUT INTENTION TO DECEIVE.

#### EXPLANATORY NOTE.

The Ontario Insurance Act, R.S.O. 1914, chapter 183, enacts as follows:—

166.—(1) Where the age of a person is material to a contract of insurance and was given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age bears to the premium proper to the actual age, both being taken as at the date of the contract, but in no case shall the amount recoverable exceed the amount stated or indicated in the contract.

Proviso.

(2) Where the application for and contract of insurance expressly limit the insurable age, and the actual age at the date of the application exceeds the age so limited, the contract shall, during the lifetime of the person on whose life the insurance was effected and not later than five years from the date of the contract, be voidable at the option of the insurer within thirty days after the error comes to his knowledge.

Fractional part of a year.

(3) If the error includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be disregarded in the computation.

Computation of the additional years.

(4) Where by the terms and for the purposes of the contract, the age was taken to be greater than the actual age, the number of years added to such age shall, for the purposes of the calculation, be added to the actual age.

Right to adjust error at any time before maturity of contract.

(5) Where an error is discovered in respect of a contract of insurance, or of any premium paid or to be paid upon such contract, nothing herein contained shall at any time before the maturity of the contract prevent an adjustment between the insurer and the assured of the amount of the insurance effected, or of any premium paid or to be paid.

"Premium."

(6) For the purposes of this section "premium" shall mean the net annual premium as shown in or deduced from the Hm Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at four and one-half per centum per annum.

Notice to insured that age is material and that proof is required.

(7) Subject to the provisions of the previous subsections of this section, every corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually thereafter until proof of age is admitted, stating that the age of the insured is material to the contract, and that evidence that the age stated in the application is the true age of the insured will be required before the policy is paid; and such notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums.

Not to apply to industrial insurance.

(8) Subsection 7 shall not apply to contracts issued under the Industrial plan.

Friendly Societies may publish in official journal.

(9) Subsection 7 shall not apply to a registered Friendly Society, provided that the notice mentioned therein is published on the first page of the official newspaper or journal of the Society, in each issue thereof, and printed in red ink in type not smaller than 10 point upon all certificates issued by the Society, and upon all receipts or pass-books issued to the members.

When age to be deemed admitted.

(10) Upon failure of a corporation to comply with the provisions of subsection 7, the corporation shall be deemed to have admitted the age mentioned in the application as the correct age.

Retrospective application.

(11) This section shall apply not only to any future application for, or contract of insurance, but also to any application heretofore taken and to any contract heretofore made.



NET LEVEL ANNUAL PREMIUMS.

TABLE I.

Part 1.—Net Level Annual Premium (payable in advance) for an All-Life Insurance of \$1,000; Interest at 4 per cent. per annum, Canada Life <sup>(5)</sup> compared with the new British Table OM <sup>(5)</sup>\* Interest at 4 per cent.

[The Premiums for ages 18 to 55, deduced from the Canada Life <sup>(5)</sup> Mortality are reprinted from Schedule A of The Ontario Insurance Act, R.S.O. 1914, c. 183; as to ages 56 to 98, the premiums C. L. <sup>(5)</sup> have been computed for this table.]

Age at Entry	Net Level Premium. Yearly in advance		Age at Entry	Net Level Premium. Yearly in advance.		Age at Entry	Net Level Premium. Yearly in advance.	
	Canada Life <sup>(5)</sup>	OM <sup>(5)</sup>		Canada Life <sup>(5)</sup>	OM <sup>(5)</sup>		Canada Life <sup>(5)</sup>	OM <sup>(5)</sup>
	\$ c.	\$ c.		\$ c.	\$ c.		\$ c.	\$ c.
18	9 86	11 69	45	24 66	28 24	72	99 42	107 85
19	10 20	11 98	46	25 72	29 43	73	105 76	114 32
20	10 55	12 29	47	27 31	30 70	74	112 60	121 24
21	10 91	12 61	48	28 10	32 04	75	119 95	128 65
22	11 28	12 95	49	29 36	33 45	76	127 86	136 59
23	11 66	13 30	50	30 72	34 95	77	136 36	145 08
24	12 03	13 68	51	32 17	36 55	78	145 52	154 17
25	12 42	14 07	52	33 71	38 24	79	155 36	163 89
26	12 76	14 48	53	35 34	40 03	80	165 97	174 29
27	13 12	14 91	54	37 07	41 93	81	177 37	185 40
28	13 49	15 37	55	38 94	43 96	82	189 62	197 28
29	13 87	15 85	56	40 91	46 11	83	202 78	209 97
30	14 31	16 36	57	43 01	48 39	84	216 92	223 51
31	14 76	16 89	58	45 26	50 82	85	232 07	237 96
32	15 22	17 45	59	47 65	53 41	86	248 29	253 31
33	15 73	18 04	60	50 20	56 16	87	265 66	269 67
34	16 25	18 66	61	52 93	59 10	88	284 20	286 99
35	16 82	19 32	62	55 84	62 22	89	304 04	305 35
36	17 42	20 01	63	58 95	65 56	90	325 05	324 88
37	18 05	20 74	64	62 29	69 11	91	347 38	345 25
38	18 71	21 51	65	65 86	72 91	92	371 02	367 09
39	19 42	22 32	66	69 69	76 96	93	396 01	389 31
40	20 18	23 17	67	73 81	81 29	94	422 26	413 52
41	20 97	24 08	68	78 21	85 92	95	449 83	437 38
42	21 81	25 03	69	83 95	90 86	96	478 74	463 68
43	22 70	26 04	70	88 04	96 15	97	509 12	487 26
44	23 65	27 11	71	93 52	101 80	98	541 58	512 86

\*The C. L. <sup>(5)</sup> Table is deduced from the Mortality experienced by the Canada Life Assurance Company during the forty-six years, 1847-1893.

The OM <sup>(5)</sup> Table,—one of the *British Offices Life Tables, 1893*, was published in 1902 by a joint committee of the Institute of Actuaries, England, and of the Faculty of Actuaries, Scotland, and was deduced from the mortality among the male policyholders of sixty British Companies (“Offices”) for the period 1863-1893 (including lives on the books in 1863, and new entrants since that date). In the case of each of the two Tables here compared, the first five years’ experience of policies is excluded, so as to eliminate the disturbing effects of recent medical selection and of early lapses. The limit of life in each of the two Mortality Tables is 102 years.

TABLE 1.—Continued.

Part 2.—Net Level Monthly Premium (payable in advance) for All-Life Insurance of \$1,000. Interest at 4 per cent.

*Ontario Table and National Fraternal Congress Table compared.*

Age at Entry	Net Level Monthly Premiums payable in advance		Age at Entry	Net Level Monthly Premiums, payable in advance	
	Ontario Table (R. S.O., 1914, c. 183, Schedule A.) Canada Life <sup>(5)</sup> Mortality	National Fraternal Congress Table. (Proceed. N.F.C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)		Ontario Table (R.S. O. 1914, c. 183, Schedule A.) Canada Life <sup>(5)</sup> Mortality	National Fraternal Congress Table (Proceed. N.F.C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)
	\$ c.	\$ c.		\$ c.	\$ c.
21	93	93	39	1 65	1 69
22	96	96	40	1 71	1 76
23	99	98	41	1 78	1 83
24	1 02	1 01	42	1 85	1 91
25	1 05	1 04	43	1 93	1 99
26	1 08	1 07	44	2 01	2 07
27	1 11	1 11	45	2 09	2 16
28	1 14	1 14	46	2 18	2 25
29	1 18	1 18	47	2 32	2 35
30	1 21	1 22	48	2 38	2 45
31	1 25	1 26	49	2 49	2 58
32	1 29	1 31	50	2 61	2 71
33	1 33	1 35	51	2 73	2 83
34	1 38	1 40	52	2 86	2 97
35	1 43	1 45	53	3 00	3 12
36	1 48	1 51	54	3 15	3 28
37	1 53	1 57	55	3 30	3 44
38	1 59	1 63			

TABLE 2.

Experience of National Fraternal Congress. Interest at 4 per cent. Net Level Annual Premium for an All Life Insurance of \$1,000. (N.F.C. Table here extended to age 98): also Yearly Insurance cost per \$1,000.

Age	Net Level Premium for Insurance of \$1,000. Premium pay- able at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000 <sub>qx</sub> )	Age	Net Level Premium for Insurance of \$1,000, Premium pay- able at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000 <sub>qx</sub> )	Age	Net Level Premium for Insurance of \$1,000. Premium pay- able at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000 <sub>qx</sub> )
	\$ c.			\$ c.			\$ c.	
20	10 34	5.000	47	26 91	9.754	73	111 74	70.811
21	10 62	5.035	48	28 20	10.269	74	119 45	77.780
22	10 92	5.071	49	29 51	10.824	75	127 83	85.476
23	11 24	5.107	50	30 98	11.444	76	136 93	93.993
24	11 57	5.154	51	32 39	12.146	77	146 84	103.401
25	11 92	5.201	52	33 97	12.897	78	157 62	113.835
26	12 28	5.259	53	35 65	13.751	79	169 37	125.351
27	12 67	5.318	54	37 45	14.677	80	182 18	138.086
28	13 08	5.388	55	39 36	15.705	81	196 17	152.195
29	13 51	5.469	56	41 41	16.859	82	211 44	167.769
30	13 96	5.552	57	43 60	18.120	83	228 14	184.960
31	14 43	5.647	58	45 94	19.499	84	246 42	204.041
32	14 94	5.753	59	48 45	21.051	85	266 43	225.084
33	15 47	5.872	60	51 13	22.750	86	288 36	248.346
34	16 03	6.004	61	54 01	24.643	87	312 42	274.152
35	16 62	6.149	62	57 10	26.724	88	338 80	302.573
36	17 24	6.307	63	60 41	29.033	89	367 80	334.182
37	17 90	6.490	64	63 98	31.571	90	399 60	368.790
38	18 60	6.698	65	67 82	34.390	91	434 68	407.669
39	19 34	6.921	66	71 95	37.520	92	473 03	449.745
40	20 11	7.171	67	76 40	40.962	93	515 52	498.452
41	20 93	7.448	68	81 21	44.775	94	560 52	549.383
42	21 80	7.766	69	86 39	48.977	95	608 72	602.740
43	22 72	8.113	70	92 00	53.649	96	662 21	655.172
44	23 69	8.480	71	98 06	58.812	97	737 32	700.000
45	24 72	8.867	72	104 62	64.491	98	961 56	1,000.000
46	25 81	9.287						

Note 1.—Ninety-eight years is the limit of life in the Mortality Table of the National Fraternal Congress.

Note 2.—In Friendly Societies the premium is not paid yearly in advance, but is usually paid in 12 equal monthly instalments, with 30 days' grace for the payment of each instalment. The sum, therefore (1000<sub>qx</sub>) shown in the third column ("Yearly Insurance Cost") may be taken as the Natural Premium or Single-year Step Rate Premium.

If the premium were all payable in advance, then for the Natural Premium the sum shown in the third column against any age would be discounted for one year at 4%; i.e., would be multiplied by .961,538, the present value of 1 payable 1 year hence. For example, at age 30 the Natural Premium would, instead of 5.552, be 5.552 x .961,538, or 5.338.



**Amendments of 1916 to the Ontario Insurance Act  
affecting Friendly Societies in relation  
to valuations**

Short title.      **1.** This Act may be cited as *The Ontario Insurance Amendment Act, 1916*.

Rev. Stat.  
c. 183,  
amended.      **2.** *The Ontario Insurance Act* is amended by inserting therein the following sections:—

Friendly  
Societies  
to furnish  
triennial  
report  
relating to  
actuarial  
liabilities.

78a. In addition to the annual statement required to be filed by each society under section 108, each society shall triennially report to the Registrar a valuation of its certificates in force on December 31st last preceding such statement excluding those issued within the last year for which the statement is filed, in cases where the contributions for the first year in whole or in part are used for current mortality and expenses; provided the first report of valuation shall be made as of December 31st, 1917. Such report of valuation shall show, as contingent liabilities, the present mid-year value of the promised benefits provided in the constitution and laws of such society under certificates then subject to valuation; and as contingent assets, the present mid-year value of the future net contributions provided in the constitution and laws as the same are in practice actually collected. At the option of any society, in lieu of the above, the valuation may show the net value of the certificate subject to valuation as hereinbefore provided, and said net value, when computed in case of monthly contributions, may be the means of the terminal values for the end of the preceding and of the current insurance years.

By whom  
valuation  
to be  
prepared,  
method of  
preparation  
and time  
for filing.

Such valuation shall be certified by a competent accountant or actuary, and shall be filed with the Registrar within ninety days after the submission of the last preceding annual statement. The legal minimum standard of valuation for all certificates, except for disability benefits, shall be the Table of Mortality from which the table of rates set forth in Schedule "A" of The Ontario Insurance Act was deduced, or at the option of the society any higher table; or at its option, it may use a table based upon the Society's own experience of at least twenty years, and covering not less than fifty thousand lives with interest assumption not more than four per centum per annum. Each such valuation report shall set forth clearly and fully the mortality and interest basis and the method of valuation. Any society providing for disability benefits shall keep the net contributions for such benefits in a fund separate and apart from all other benefit and expense funds, and the valuation of all other business of the society, provided, that where a combined contribution



table is used by a society for both death and permanent disability benefits, the valuation shall be according to tables of reliable experience and in such a case a separation of the funds shall not be required.

The valuation herein provided for shall not be considered or regarded as a test of the financial solvency of the society, but each society shall be held to be legally solvent so long as the funds in its possession are equal to or in excess of its matured liabilities. Financial solvency, how estimated.

78b. Beginning with the year 1918, a report of such valuation and explanation of the facts concerning the condition of the society thereby disclosed shall be printed and mailed to each beneficiary member of the society not later than June 1st of each year in which each triennial report of valuation is made, or, in lieu thereof, such report of valuation and showing of the society's condition as thereby disclosed may be published in the society's official paper, and the issue containing the same mailed to each beneficiary member of the society. The laws of such society shall provide that if the stated periodical contributions of the members are insufficient to pay all matured death and disability claims in full, and to provide for the creation and maintenance of the funds required by its laws, additional, increased or extra rates of contribution shall be collected from the members to meet such deficiency; and such laws may provide that upon the written application or consent of the member, his certificate may be charged with its proportion of any deficiency disclosed by valuation, with interest not exceeding five per centum per annum. Distribution of report to members.

78c. Sections 78a and 78b shall not apply to a society registered for the transaction of sick and funeral benefits only.

78d. If the valuation of the certificates as hereinbefore provided on December 31st, 1917, shall show that the present value of future net contributions together with the admitted assets is less than the present value of the promised benefits and accrued liabilities, such society shall thereafter at least maintain said financial condition. If at any succeeding triennial valuation such society does not maintain at least the same conditions the Registrar shall direct that it thereafter adopt means to increase its assets, or, the Registrar may, in the absence of good cause shown for such failure or neglect, cancel the certificate of registry of any such society.

Any such society, shown by any triennial valuation, subsequent to December 31st, 1917, not to have maintained the condition herein required, shall within two years thereafter make such improvement as to show a percentage of deficiency not greater than as December 31st, 1917, or thereafter as to all

new members admitted, be subject, so far as stated rates of contributions are concerned, to Schedule "A" of *The Ontario Insurance Act*; provided that the net mortuary or beneficiary contributions and funds of such new members shall be kept separate and apart from the other funds of the society. If such required improvement is not shown by the succeeding triennial valuation, then the said new members must be placed in a separate class and their certificates valued as an independent society in respect to contributions and funds.

Power of Registrar to examine affairs of society.

78e. The Registrar, or any person he may appoint shall have the power of visitation and examination into the affairs of any such society failing to comply with section 78c. He may employ assistants, for the purpose of such examination, and he, or any person he may appoint, shall have free access to all the books, papers and documents that relate to the business of such society and may summon and qualify as witness under oath and examine its officers, agents and employees or other persons in relation to the affairs, transactions and condition of such society.

Power to cancel the registry of the society.

Whenever after examination the Registrar is satisfied that any such society has failed to comply with any provisions of this Act, or is exceeding its powers, or is not carrying out its contracts in good faith, or refuses or neglects to carry out the directions of the Registrar, or is transacting business fraudulently; or whenever any such society, after the existence of one year or more, shall have a membership of less than 400, or shall determine to discontinue business, the Registrar may cancel the certificate of registry of any such society, and thereafter the said society shall be wound up under the provisions of sections 212 to 231 of this Act; provided, however, that no certificate of registry shall be cancelled by the Registrar under this section until after notice has been duly served on the chief executive officers of such society, and a reasonable opportunity given to it on a date to be named in such notice to show cause why said certificate of registry should not be cancelled.

Power of Registrar to examine affairs of foreign society.

78f. The Registrar or any person whom he may appoint may examine any foreign society transacting or applying for admission to transact business in this Province. The said Registrar may employ assistants, and he or any person he may appoint shall have free access to all the books, papers and documents that relate to the business of the society, and may summon and qualify as witness under oath and examine its officers, agents and employees and other persons in relation to the affairs, transactions and condition of the society. He may in his discretion accept in lieu of such examination the examination of the Department of Insurance of the Province where such society is organized.



If any such society or its officers refuse to submit to such examination or to comply with the provisions of the section relative thereto, the authority of such society to write new business in this Province shall be suspended or certificate of registry refused until satisfactory evidence is furnished the Registrar relating to the condition and affairs of the society, and during such suspension the society shall not write new business in this Province.

Effect of society's refusal to give information.

78g. Pending, during, or after an examination or investigation of any such society, either domestic or foreign, the Registrar shall make public no financial statement, report or finding, nor shall he permit to become public any financial statement, report or finding affecting the status, standing or rights of any such society, until a copy thereof shall have been served upon such society, at its home office, or until such society shall have been afforded a reasonable opportunity to answer any such financial statement, report or finding, and to make such showing in connection therewith as it may desire.

Results of investigation to be withheld pending reply.

78h. When the Registrar on investigation is satisfied that any foreign society transacting business under this Act has exceeded its powers, or has failed to comply with any of the provisions of this Act, or is conducting business fraudulently, or is not carrying out its contracts in good faith, he shall notify the society of his findings, and state in writing the grounds of his dissatisfaction, and after reasonable notice require said society, on a date named, to show cause why its certificate of registry should not be revoked. If, on the date named in said notice, such objections have not been removed to the satisfaction of the said Registrar, or the society does not present good and sufficient reasons why its authority to transact business in this Province should not be revoked, he may revoke the authority of the society to continue business in this Province. All decisions and findings of the Registrar made under the provisions of this section shall be subject to an appeal to the Appellate Division of the Supreme Court of Ontario.

Cancelling registry of foreign society.

78i. Sections 78d to 78h inclusive, shall apply only to a society which, on or before the 31st day of December, 1917, shall have adopted a resolution at the annual meeting, or at a special meeting called for that purpose, of the Governing Body of the Society declaring that the society is in favour of making the said sections applicable to the society, and upon the passing of such resolution, the said sections shall forthwith become and shall thereafter remain applicable to the society.

SCHEDULE A.

To the Ontario Insurance Act, R.S.O., 1914, Chapter 183.

Age at Entry.	Net level Premium for all-life Insurance of \$1,000			
	Yearly in advance.	Half-yearly in advance	Quarterly in advance	Monthly in advance
	\$	\$	\$	\$
18	9 86	5 00	2 51	84
19	10 20	5 18	2 60	87
20	10 55	5 36	2 69	90
21	10 91	5 53	2 78	93
22	11 28	5 71	2 87	96
23	11 66	5 89	2 96	99
24	12 03	6 07	3 05	1 02
25	12 42	6 25	3 14	1 05
26	12 76	6 43	3 23	1 08
27	13 12	6 60	3 32	1 11
28	13 49	6 78	3 41	1 14
29	13 87	7 02	3 53	1 18
30	14 31	7 20	3 62	1 21
31	14 76	7 44	3 74	1 25
32	15 22	7 68	3 86	1 29
33	15 73	7 91	3 98	1 33
34	16 25	8 21	4 13	1 38
35	16 82	8 51	4 28	1 43
36	17 42	8 81	4 43	1 48
37	18 05	9 10	4 57	1 53
38	18 71	9 46	4 75	1 59
39	19 42	9 82	4 93	1 65
40	20 18	10 17	5 11	1 71
41	20 97	10 59	5 32	1 78
42	21 81	11 01	5 53	1 85
43	22 70	11 48	5 77	1 93
44	23 65	11 96	6 01	2 01
45	24 66	12 44	6 25	2 09
46	25 72	12 97	6 52	2 18
47	27 31	13 80	6 94	2 32
48	28 10	14 16	7 12	2 38
49	29 36	14 82	7 45	2 49
50	30 72	15 53	7 80	2 61
51	32 17	16 24	8 16	2 73
52	33 71	17 02	8 55	2 86
53	35 34	17 85	8 97	3 00
54	37 07	18 74	9 42	3 15
55	38 94	19 64	9 87	3 30







# LOAN CORPORATIONS STATEMENTS

BEING

FINANCIAL STATEMENTS MADE BY

BUILDING SOCIETIES, LOAN COMPANIES, LOANING LAND  
COMPANIES, AND TRUSTS COMPANIES

FOR THE YEAR ENDING

31st DECEMBER, 1916.

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO

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TORONTO :

Printed and Published by A. T. WILGRESS, Printer to the King's Most Excellent Majesty

1917

Printed by  
WILLIAM BRIGGS  
Corner Queen and John Streets  
TORONTO



*To His Honor SIR JOHN STRATHEARN HENDRIE, K.C.M.G., C.V.O., a Colonel in the Militia of Canada, etc., etc., etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour the Report of the Registrar of Loan Corporations for the Province of Ontario for the year ended 31st December, 1916.

Respectfully submitted,

I. B. LUCAS,

*Attorney-General.*

Toronto, March 31st, 1917.

TO THE HONOURABLE I. B. LUCAS, K.C., M.P.P.,

*Attorney-General,*

*Toronto.*

SIR,—I have the honour to present herewith the twentieth Report of the Annual Statements made by Loan Corporations under the Act (Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184). Prefixed to these statements will be found a copy of the official blank form.

The Companies included in the Report are classified (as in the Act) into:

Loan Companies.

Loaning Land Companies.

Trusts Companies.

The Loan Companies forming the first mentioned class are further subdivided into:

A. Companies having only permanent stock.

B. Companies having terminating as well as permanent stock, or having withdrawable stock only.

I have the honour to be, Sir,

Your obedient servant,

A. R. BOSWELL,

*Registrar of Loan Corporations.*

PARLIAMENT BUILDINGS,

Toronto, March 30th, 1917.

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### NOTE.

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Section 112 of The Loan and Trust Corporations Act (R.S.O. 1914, Chap. 184) provides as follows:—

112.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled make, print, publish, circulate, authorize or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.



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# FORM OF ANNUAL STATEMENTS

SUPPLIED TO LOAN CORPORATIONS FOR PURPOSES OF THIS REPORT.

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NOTE.—By comparing with this form the statement actually made by each company and printed within the fullness and completeness of the company's statement may be tested.



FORM OF ANNUAL STATEMENT.

The following is a copy of the form supplied to each Loan Corporation for purposes of its Annual Statement for the year ending 31st December, 1916.

[The Annual Statement and Duplicate (each duly completed, with its schedules) are to be filed with the Registrar of Loan Corporations for Ontario (Department of Insurance, Parliament Buildings), Toronto, on or before the *first day of March, 1917*, subject to a penalty of \$50 for each day of default in filing, as provided by *The Loan and Trusts Corporations Act*, R.S.O., 1914, Chap. 184, Section 110. In each of the statements there should be enclosed a certified copy of any statement or statements made by the Directors to the Shareholders during or relating to the year 1916, including a certified copy of the Auditors' Report. Ibid., Secs. 103, 110 (6); also copies of all notices calling general meetings of the corporation during such year.]

[The above duplicates should be accompanied by a cheque for \$5 (filing fee) drawn payable to the Provincial Treasurer of Ontario.]

ANNUAL STATEMENT

Of the condition and affairs of the (Name of Corporation) ..... of ..... at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of ..... on the ..... day of ..... 18 .....

The Head Office of the Corporation is at No. .... (Name of Street) ..... in the (City, Town or Village) ..... of ..... in the (Province, State, etc.) ..... of .....

The Chief Agency for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is situate at No. .... (Name of Street) ..... Street in the (City, Town, etc.) ..... of ..... in the Province of Ontario.

The Chief Agent and Attorney for Ontario (if Corporation's Head Office is elsewhere than in Ontario) is (Name) ..... and his address is ..... in the Province of Ontario.

The Board is constituted of ..... Directors, holding office for the term of ..... years.

The Directors and Chief Executive Officers of the Corporation at the 31st December, 1916, were as follows:

NAMES OF DIRECTORS AND CHIEF EXECUTIVE OFFICERS.	DESIGNATION OF OFFICE.	ADDRESS.	CURRENT TERM OF OFFICE.	
			Began (Date).	Will end (Date).
	President Vice-President Directors Manager Secretary			

A. Permanent Capital Stock: Total amount authorized, \$ ..... Total amount subscribed, \$ ..... as more particularly set out in Schedule A hereto. (Page 7 of this form.)

B. Terminating or Withdrawable Stock.

SUBSCRIBED SHARES OF TERMINATING OR WITHDRAWABLE STOCK.	FULLY PAID.		PREPAID.		INSTALMENT.		Total
	No.	Amount.	No.	Amount.	No.	Amount.	
Number and amount in force at 31st December, 1915 .....							
issued during 1916 .....							
Gross total in force at any time in 1916 .....							
	No. of shares.	Amount					
Deduct as follows:							
Withdrawn and paid off during 1916.							
Retired by Corporation during 1916.							
Converted into Permanent Stock during 1916 .....							
Forfeited and lapsed during 1916 .....							
Total deductions .....							

Net total remaining in force at 31st December, 191 .....

Summary of Terminating or Withdrawable Stock in force 31st December, 1916.

Totals as above.	No. of Shareholders	Of which there has been credited to loan fund.
Shares Fully Paid Stock at.....\$ per Share....\$	on which	Shareholders have paid in \$
Shares "Prepaid" Stock (other than above) .....at.....\$ per Share....\$	on which	" " paid \$
Shares Instalment Stock (payable by fixed periodical payments) at \$ per Share....\$	on which	" " paid \$

Totals.....  
Total amount distributed or credited to Terminating or Withdrawable Stock in 1916.  
(1) As interest .....\$  
Rate of such interest, per cent. per annum .....  
(2) As dividends out of profits .....\$  
Rate or rates per cent. of such dividends .....

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

DR.

## CAPITAL AND LIABILITIES.

CAPITAL (LIABILITIES TO STOCKHOLDERS OR SHAREHOLDERS).		\$	c.	\$	c.
Item No.	*A.—Permanent Capital Stock or Shares.				
1.	(a) Ordinary Joint Stock Capital, fully called; Total called, \$.....Total paid thereon .....				
2.	(b) Ordinary Joint Stock Capital, ..% called: Total called, \$.....Total paid thereon .....				
3.	(c) Ordinary Joint Stock Capital, ..% called: Total called, \$.....Total paid thereon .....				
	(cc) Joint Stock Capital paid in advance of calls† .....				
4.	(d) Dividends declared in respect of (1), (2) or (3), but not yet paid .....				
5.	(e) Unappropriated profits in respect of (1), (2) or (3) .....				
6.	(f) Reserve Fund in respect of (1), (2) or (3) .....				
7.	(g) Contingent Fund in respect of (1), (2) or (3) .....				
8.	(h) Instalment Permanent Stock (payable by fixed periodical payments): Total subscribed, \$....on which has been paid .....				
9.	(i) Dividends declared on (8), but not paid .....				
10.	(j) Unappropriated profits on (8) .....				
11.	(k) Reserve Fund in respect of (8) .....				
12.	(l) Contingent Fund in respect of (8) .....				
13.	(m) Instalments or premiums on (8), paid in advance† .....				
NOTE.—Liabilities reported in 1915 under A, but written off in 1916 (not extended), \$.....					
B.—Terminating Capital Stock or Shares.					
14.	(a) Fully paid stock, less shown in (24): Total in force....shares at \$.... per share carried to Loan Fund .....				
15.	(b) Profits or accrued interest on (14), less shown in (25) and credited or appropriated but not yet paid .....				
16.	(c) Profits or accrued interest on (14), less shown in (25), and not credited or appropriated .....				
17.	(d) Prepaid Stock, less shown in (24): Total in force....shares at \$...per share, on which has been paid into Loan Fund .....				
18.	(e) Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid .....				
19.	(f) Profits or accrued interest on (17), less shown in (25), and not credited or appropriated .....				
20.	(g) Instalment Stock, less shown in (24): Total issue now in force....shares at \$....per share, on which has been paid in all \$....of which sum there has been paid into the Loan Fund .....				
21.	(h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid .....				
22.	(i) Profits or accrued interest on (20), less shown in (25), and not credited or appropriated .....				
23.	(j) Instalments or premiums paid on (20), in advance† .....				
NOTE.—Liabilities reported in 1915 under B, but written off in 1916 (not extended), \$.....					
24.	25. Liabilities in respect of Terminating Stock or Shares (Fully paid, Prepaid or Instalment), other than shown in (14), (17) and (20), as to which the Corporation has received notice of withdrawal, but at 31st December, 1916, has not been paid off, viz.:				
24.	Principal sum due by Corporation .....				
25.	Interest, Profits or Dividends due by Corporation .....				
C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:					
26.	.....				
LIABILITIES TO THE PUBLIC.					
27.	Deposits (including unclaimed deposits). Right reserved to require 30 days' notice on any withdrawal .....				
28.	Interest on deposits, due or accrued, or capitalized .....				
	(a) Interest due or accrued on 3 (cc); or on 13 (m); or on 23 (j) .....				
29.	Debentures issued in Canada .....				
30.	Interest due and accrued on (29) .....				
31.	Debentures issued elsewhere than in Canada .....				
32.	Interest due and accrued on (31) .....				
33.	Debenture Stock issued in Canada .....				
34.	Interest due and accrued on (33) .....				
35.	Debenture Stock issued elsewhere than in Canada .....				
36.	Interest due and accrued on (35) .....				
37.	Owing to Banks (including interest due or accrued) .....				
38.	Due on Bills payable other than (37), including interest due or accrued..				
39.	Due on Loans in process of completion or to pay assumed mortgages .....				
40.	Unclaimed dividends (enclosing memo giving names and amounts).....				
41.	Other liabilities to the public, viz.:				
42.	(a) .....				
43.	(b) .....				
44.	(c) .....				
Total actual liabilities .....					

N B.—Section I. (showing liabilities for which the Corporation is absolutely liable) is to be balanced independently of Section II. (which shows contingent liabilities).



BALANCE SHEET AS AT 31st DECEMBER, 1916.—Continued.  
Dr.—Continued.

CONTINGENT LIABILITIES.		\$	c.	\$	c.
45.	Claims against the Corporation not acknowledged as debts, viz.:				
46.	(a) .....				
47.	(b) .....				
48.	(c) .....				
49.	Money for which the Corporation is contingently liable, viz.:				
50.	(a) Principal guaranteed .....				
51.	(b) Interest guaranteed .....				
52.	(c) Trust Funds invested, but not guaranteed:				
53.	1. Principal .....				
54.	2. Interest .....				
55.	(d) Trust Funds uninvested, not bearing interest and not guaranteed..				
56.	(e) Other contingent liabilities .....				
Total Contingent Liabilities .....					
NOTE.—Contingent liabilities reported in 1915, but written off in 1916 (not extended).					
Gross Total Liabilities, Actual and Contingent .....					
* Increase or decrease of authorized Permannet Capital Stock in 1916. Authority for said increase or decrease .....					
† Under what authority, and upon what terms have such advances been received by Company? Ans. ....					
CR.					
I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.		\$	c.	\$	c.
A. Immovable Property Owned Beneficially by the Corporation:					
Item No.					
1.	(a) Office premises situated as follows:				
2.	(I) At .....				
3.	(II) At .....				
4.	(III) At .....				
5.	(b) Freehold land (including buildings) other than foregoing *				
6.	(c) Leasehold land (including buildings) other than foregoing *				
7.	(d) .....				
8.	(e) .....				
B. Debts secured by Mortgages of Land.					
9.	(a) Debts (other than item 10) secured by mortgages of land .....				
10.	(b) Debts secured by mortgaged land held for sale † .....				
	(bb) Debts secured by land held by the Company as Mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable .....				
11.	(c) Interest due and accrued on items 9 and 10, and not included therein†..				
12.	(d) Of the debts mentioned in items 9, 10 and 11, the sum of \$. .... is due by directors or officers of the Corporation (not extended), \$. ..				
C. Debts not above enumerated, for which the Corporation holds securities, as follows:					
13.	(a) Debts secured by accepted Bills of Exchange .....				
14.	(b) Debts secured by Municipal Bonds or Debentures .....				
15.	(c) Debts secured by Public School Debentures .....				
16.	(d) Debts secured by Loan Corporations' Debentures .....				
17.	(e) Debts secured by Dominion Government Stock or Bonds .....				
18.	(f) Debts secured by Stock or Bonds of any of the Provinces of Canada ...				
19.	(g) Debts secured by Stock or Bonds of other Governments .....				
20.	(h) Debts secured only by Permanent Stock or Shares of the Corporation†..				
21.	(i) Debts secured only by Terminating Stock or Shares of the Corporation..				
22.	(j) Debts secured by	Particulars given in Schedule I., page 5b.			
23.	(k) Debts secured by				
24.	(l) Debts secured by				
25.	(m) Debts secured by				
26.	(n) Interest due or accrued on items 14 to 25, and not included therein....				
D. Unsecured Debts.					
27.	(a) .....				
28.	(b) .....				
29.	(c) .....				
30.	(d) Interest due or accrued on items 27 to 29, and not included therein .				

## BALANCE SHEET AS AT 31st DECEMBER, 1916.—Continued.

CR.—Continued.

I.—ASSETS OF WHICH THE CORPORATION IS THE BENEFICIAL OWNER.— <i>Con.</i>		\$	c.	\$	c.
E. Cash.					
31. (a)	On hand .....				
32. (b)	In bank as follows:—				
33.	(I) In the.....Bank at .....				
34.	(II) In the.....Bank at .....				
35.	(III) In the.....Bank at .....				
36.	(IV) In the.....Bank at .....				
F. Assets not herein before mentioned.					
37. (a)	} ..... ..... ..... ..... ..... ..... Particulars given in Schedule I, p. 5b .....				
38. (b)					
39. (c)					
40. (d)					
41. (e)					
42. (f)					
Total of assets owned beneficially by Corporation .....					
NOTE.—Assets reported in 1915, but written off in 1916 (not extended) \$.....					
N.B.—Section I. (containing assets of which the Corporation is beneficial owner) is to be balanced independently of Section II. (containing assets not so owned).					
II. ASSETS NOT OWNED BENEFICIALLY BY CORPORATION, BUT FOR WHICH THE CORPORATION IS ACCOUNTABLE.					
A. As Guarantor					
(a) Mortgage securities:—					
43.	(I) Principal.....				
44.	(II) Interest due and accrued.....				
(b) Other securities:—					
45.	(I) Principal.....				
46.	(II) Interest due and accrued.....				
B. As Trustee, Representative, Guardian or Agent (without Guarantee).					
(a) Mortgage securities:—					
47.	(I) Principal.....				
48.	(II) Interest due and accrued.....				
(b) Other securities:—					
49.	(I) Principal.....				
50.	(II) Interest due and accrued.....				
51. (c)	Unsecured debts.....				
52. (d)	Uninvested Trust Funds .....				
Total Assets II.....					
NOTE.—Assets reported in 1915, but written off in 1916 (not extended) \$.....					
Gross Total of Assets I and II .....					

\* Embracing properties vested in the Company by foreclosure, or by conveyance, or under quit-claim deed.

† Including rent of properties held under power of sale.

‡ As to limit of such loans, see Loan and Trust Corp. Act, R.S.O. 1914, chap. 184, s. 32.

CASH ACCOUNT.

RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1.—RECEIVED BY THE CORPORATION FOR ITS OWN USE		Amount carried to earnings, maintenance, or contingent account. (Column 1.)	Amount carried to Capital Account.				Total. (Column 4).
			Terminating Capital. (Column 2.)	Permanent Capital, including Reserve. (Column 3).			
A.—Balances from 31st December, 1915.							
Item No.		\$	c.	\$	c.	\$	c.
1.	Cash.....						
2.	(i) On hand.....						
3.	(ii) In bank .....						
B.—Sums received Wholly or Partly on Capital Stock.							
4.	(a) Calls on Joint Stock Permanent Capital.....						
	(aa) Joint Stock Capital received in advance of calls*.....						
5.	(b) Premiums on (4) .....						
6.	(c) Sales of fully paid Building Society Stock .....						
7.	(d) Sales of prepaid Building Society Stock .....						
8.	(e) Dues on Instalment Building Society Stock.....						
9.	(f) Premiums on (6), (7) and (8).....						
C.—Receipts on Account of Investments, Loans or Debts.							
	(a) On Mortgages of Realty:						
10.	(i) Principal.....						
11.	(ii) Interest.....						
	(b) On other securities:						
12.	(i) Principal.....						
13.	(ii) Interest or dividends.....						
	(c) Unsecured debts.....						
14.	(i) Principal... ..						
15.	(ii) Interest .....						
D.—Receipts from Real Estate Owned Beneficially by Corporation.							
16.	(a) Sales (not included in any of the foregoing items).....						
17.	(b) Rents †.....						
E.—Miscellaneous.							
18.	(a) Commission, Brokerage (or Remuneration as Corporate Agents, Trustees, etc.).....						
19.	(b) Premiums or Bonus on Loans.....						
20.	(c) Membership or Entry Fees (being income of Corporation)....						
21.	(d) Fines.....						
22.	(e) Forfeiture or Lapses. (Extend into Column 1).....						
23.	(f) Revivals of Terminating Stock. (Extend into Column 2)....						
24.	(g) Conversion of Terminating Stock into Permanent Stock. (Extend into Column 3).....						
F.—Borrowed Money.							
25.	(a) Bank or other advances, discounts or overdrafts.....						
26.	(b) Borrowed by taking deposits.....						
27.	(c) Borrowed on Debentures.....						
28.	(d) Borrowed on Debenture Stock.....						
29.	(e) Borrowed otherwise, viz. :—						
G.—Receipts from Other Sources, viz. :							
30.	(a).....						
	(b).....						
	(c).....						
Totals.....							

\* Under what authority and upon what terms have such advances been received by company?

Ans.....

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.



RECEIPTS FOR THE YEAR ENDING 31ST DECEMBER, 1916.—Continued.

		Amount carried to earnings, main- tenance or contingent account.		Carried to Capital Account.		Total.	
N.B.—Section I. (showing cash received by the Corporation for its own use) is to be balanced independently of Section II. (showing cash received as corporate trustee, etc.)							
II.—RECEIVED AS CORPORATE TRUSTEE, REPRESENTATIVE, GUARDIAN OR AGENT, IN TRUST							
A.—Balance from 31st December, 1915.							
Item							
No.							
31.	(a) Capital Account.....						
	(b) Cash (not included in 31).....						
32.	(i) On hand.....						
33.	(ii) In bank.....						
B.—Received on Account of Investments, Loans or Debts:—							
34.	(a) On Mortgages: Principal, \$..... Interest, \$.....						
35.	(b) On other securities: Principal, \$..... Interest, \$.....						
36.	(c) On Unsecured Debts: Principal, \$..... Interest, \$.....						
C.—Receipts from Real Estate.							
37.	(a) Sales (not included in foregoing items).....						
38.	(b) Rents †.....						
D.—Receipts from Other Sources, viz.:							
39.	(a).....						
40.	(b).....						
41.	(c).....						
Totals.....							

† Includes rents of property acquired by purchase or exchange, or by foreclosure, or by quit claim deed.



CASH ACCOUNT.

EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1916.

I.—EXPENDED ON CORPORATION ACCOUNT.		Amount carried to earnings, maintenance or contingent account. (Column 1.)		Amount carried to Capital Account.		Total. (Column 4.)	
				Terminating Capital. (Column 2.)	Permanent Capital, including Reserve. (Column 3.)		
Item No.		\$	c.	\$	c.	\$	c.
A.—Sums Loaned or Invested on Capital Account.							
1.	(a) Loaned on Mortgages of Realty (including item 7 (e) if no separate account therefor) .....						
	(b) Loaned on or invested in other Securities, viz.:						
2.	(i) .....						
3.	(ii) .....						
4.	(iii) .....						
5.	(iv) .....						
6.	(c) Real Estate purchased .....						
7.	(d) Incumbrance on Realty paid off .....						
	(e) Insurance or taxes advanced on property mortgaged to the Corporation .....						
B.—Expended on Stock Account.							
8.	Dividends paid on Permanent Stock. (Extend into Col. 1).—						
	(a) Interest paid on Joint Stock Capital received in advance of calls. (Extend into Column 1) .....						
9.	Dividends paid on Terminating Stock. (Extend into Col. 1)						
10.	Interest paid on Terminating Stock. (Extend into Col. 1) ..						
11.	Paid for Terminating Stock withdrawn. (Extend into Col. 1 or 2 or divide between 1 and 2 as the case may be) ..						
12.	Paid for Terminating Stock matured. (Extend as in 11) ..						
13.	Profits paid on (11) and (12). (Extend as in 11) .....						
14.	Paid for Terminating Stock retired. (Extend into Col. 2) ..						
15.	Terminating Stock forfeited or lapsed. (Extend into Col. 2)						
16.	Terminating Stock converted into Permanent. (Extend into Column 2) .....						
17.	Terminating Stock revived. (Extend into Col. 1) .....						
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:							
18.	(a) Bank Account (Principal and Interest) .....						
19.	(b) Deposits Principal, \$.....Interest, \$.....						
20.	(c) Debentures issued in Canada: Principal, \$.....Interest \$ .....						
21.	(d) Debentures issued elsewhere: Principal, \$ ..Interest \$ ..						
22.	(e) Debenture Stock issued in Canada: Principal, \$.....Interest, \$.....						
23.	(f) Debenture Stock issued elsewhere: Principal, \$.....Interest, \$.....						
24.	(g) Guarantees paid: Principal, \$.....Interest, \$.....						
D.—Management Expenses (other than foregoing):							
25.	(a) Salaries, Wages and Fees .....						
26.	(b) Commission or Brokerage .....						
27.	(c) Advances to Agents .....						
28.	(d) Stationery, Postage, Printing and Advertising .....						
29.	(e) Law Costs .....						
30.	(f) Fuel, Rent, Taxes (other than in 7 and 32) and Rates ..						
31.	(g) Travelling Expenses .....						
32.	(h) Registration Fees .....						
33.	(i) Other Management Expenditure .....						
E.—Other Expenditures, viz.:							
34.	(a) .....						
35.	(b) .....						
36.	(c) .....						
F.—Balance.							
		\$	c.				
37.	(a) Cash on hand .....						
	(b) Cash in various banks as follows:						
38.	(i) .....						
39.	(ii) .....						
40.	(iii) .....						
41.	(iv) .....						
Totals .....							

N.B.—Section I. (showing cash paid by the Corporation for its own debts) is to be balanced independently of Section II. (showing cash paid as Corporate Trustees, etc.)

EXPENDITURE FOR THE YEAR ENDING 31ST DECEMBER, 1916.—Continued.

II.—EXPENDED ON TRUST OR AGENCY ACCOUNT.		Amount carried to earnings, main-tenance or contin-gent account.		Amount carried to capital account.		Total.	
A.—Loaned or invested on Capital Account,							
Item No.		\$	c.	\$	c.	\$	c.
42.	(a) Loaned on Mortgages of Realty .....						
	(b) Loaned or invested on, or in other securities, viz.:						
43.	(i) .....						
44.	(ii) .....						
45.	(iii) .....						
46.	(iv) .....						
47.	(a) Real Estate purchased .....						
	(b) Incumbrances on Realty paid off, viz.:						
48.	(i) Principal .....						
49.	(ii) Interest .....						
B.—Other Expenditures.							
50.	(a) Commission or Remuneration paid for Management of Estate, Trust or Agency (including item 26) .....						
51.	(b) Rent, Taxes and Rates .....						
52.	(c) Debts or obligations wholly or partly paid: Principal, \$.....Interest, \$.....						
53.	(d) .....						
C.—Balance.		\$	c.				
54.	(a) Cash on hand .....						
	(b) Cash in various banks, as follows:						
55.	(i) .....						
56.	(ii) .....						
57.	(iii) .....						
Totals .....							

SCHEDULE I.

PARTICULARS OF CERTAIN ASSETS. (Supra p. 3.)

Assets (Items No. 22 to 25; and No. 37 to 42).

Miscellaneous Statement for the year ending 31st December, 1916.

1.	Amount of Debentures maturing in 1917: Issued in Canada, \$.....	\$	c.
	Issued elsewhere, \$.....		
2.	Amount of other existing obligations which will mature in 1917, \$.....		
3.	Amount of Securities held by the Corporation which will mature and become payable to the Corporation in 1917, \$.....		
4.	Average rate of interest per annum paid by the Corporation during 1916, on deposits.....on debentures.....on debenture stock.....		
5.	Average rate of interest per annum received by the Corporation during 1916:		
	(a) On mortgages of realty; (b) on other securities:		
	(i) Owned beneficially by the Corporation (a).....(b).....		
	(ii) Not owned beneficially (a).....(b).....		
6.	Of the mortgages owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere.....		
7.	Of the mortgages not owned beneficially by the Corporation, \$..... is on realty situate in Ontario, and \$..... is on realty situate elsewhere..		
8.	Loans written off or transferred to real estate account during 1916: (i) funds or securities owned beneficially, \$..... (ii) not so owned, \$.....		
9.	Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916:		
	(i) Owned beneficially, No. ....Amount, \$.....		
	(ii) Not so owned, No. ....Amount, \$.....		
10.	Aggregate market value of land mortgaged to the Corporation:		
	(i) Mortgages owned beneficially ..... (ii) Not so owned.....		
11.	How often are the securities held by the Corporation valued? .....		
12.	(a) Specify the officers of the Corporation who are under bond, and for what sum respectively .....		
	(b) Are the said bonds executed by private sureties or by Guarantee Companies? .....		
13.	Date when the accounts of the Corporation were last audited? .....		
14.	Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed). For 1916 ..... For 1917 .....		
15.	What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? .....		
16.	What is the date appointed for the Annual Meeting? .....		
	Date of last Annual Meeting? .....		
17.	Special General Meetings held in 1916: Dates .....		

County of {

We, , President, and , Secretary.  
of the Loan Corporation known as  
severally make oath and say, and each for himself says, that we are the above described  
officers of the above Corporation, and that we have each of us individually the means of  
verifying the correctness of the Statement within and above contained of the affairs of  
the said Corporation, and that on the 31st December, 1916, the issues and holdings of  
the Capital Stock of the said Corporation were as shown on the Schedule "A" hereto  
annexed, also that all the within described assets were the absolute property of the said  
Corporation, free and clear from any liens or claims thereon, except as hereinbefore  
stated, and that the statement of the unclaimed balances as set forth on page 5a is cor-  
rect in every particular, and, we are satisfied that the said statement, with the schedules  
and explanations herein contained and hereunto annexed, are a full and correct exhibit  
of all the liabilities and assets, and of the income and expenditure, and of the general  
condition and affairs of the said Corporation on the 31st day of December, 1916, and  
for the year ending on that day; also that the said Statement was on the day  
of 191 , at a meeting of the Board of Directors of  
the said Corporation, held on that day, considered by the said Board, and was, by a  
Resolution duly passed in that behalf, adopted as the Statement of the said Board, a  
certified copy of which Resolution is hereinbelow indorsed.

Sworn before me at the  
in the County of  
this day of  
A.D. 1917.  
.....President  
.....Secretary  
.....  
.....

CERTIFIED COPY OF RESOLUTION.

Referred to in Foregoing Affidavit—R.S.O. 1914, Chap. 184, S. 110 (2).

I, undersigned, the .....of the.....  
hereby certify that at a meeting of the Board of Directors of the said Corporation held  
at ..... on the ..... day of ..... 19....  
the following Resolution was passed (pursuant to the statute in that behalf) adopting  
the Statement within and above made as the Statement of the said Board.

Moved by ....., seconded by .....and.  
Resolved that the Statement of the Company for the year ending the thirty-first day of  
December, made to the Registrar of Loan Corporations and to be verified by the affidavit  
of .....as President, and .....  
as Secretary of the said Company ..... be and the same is this  
..... day of ..... adopted as the Statement of the Board  
of directors of the said Company pursuant to the enactment in that behalf of the Province  
of Ontario, R.S.O. 1914, Chap. 184, S. 110 (2).

.....  
.....

Attach to this Annual Statement a certified copy of each notice calling a General  
Meeting of the Corporation during the year ending 31st December, 1916, and a certified  
copy of the Statement or Statements furnished to Shareholders during or relating to the  
said year; also a certified copy of Auditors' Report—*Loan and Trust Corporations Act*,  
R.S.O. 1914, Chap. 184, sections 103, and 110 (6).







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## I. LOAN COMPANIES

DETAILED REPORTS OF THE SEVERAL COMPANIES

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THE BROCKVILLE LOAN AND SAVINGS COMPANY, LIMITED.

Head Office, Brockville, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by declaration filed 11th May, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of the "Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 V. c. 38 (O.), now R.S.O. 1897, c. 205. See R.S.O. 1914, c. 184.

The lending and borrowing powers are derived from the above public General Acts.

ANNUAL STATEMENT

Of the condition and affairs of the Brockville Loan and Savings Company, Limited, of Brockville, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 4 Court House Avenue, in the Town of Brockville, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

D. W. Downey, President, Brockville;	June 26, 1916; February 7, 1917.
W. A. Gilmour, Vice-President, Brockville;	" "
J. Gill Gardner, Director, Brockville;	" "
C. S. Cassett, Director, Brockville;	February 2, 1916; "
Jno. W. Ridgeway, Director, Brockville;	" "
Wm. H. Kyle, Director, Brockville;	" "
L. C. Dargavel, Managing Director, Brockville;	" "
G. M. Larke, Secretary-Treasurer, Brockville;	May 29, 1916; "

A. Permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$350,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Last call made: Date, 30th June, 1903; rate per cent., 10 per cent.  
Gross amount, \$35,000; amount paid thereon, \$21,862.50.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid and constituting an asset of the Corporation.
				\$ c.	\$ c.
2. 60 per cent. called .....	7,000	50	350,000	294,910 00	55,090 00
4. Paid in advance of calls .....				90,395 00	
Totals.....	7,000	50	350,000	385,305 00	55,090 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 60 per cent. called; total called, \$210,000.00; total paid thereon.....	\$201,335 50	
3. (cc) Joint stock capital paid in advance of calls.....	93,574 50	
4. (d) Dividends declared in respect of (2) and (3), but not yet paid .....	8,805 89	
6. (f) Reserve fund in respect of (2) and (3) .....	100,000 00	
7. (g) Contingent fund in respect of (1), (2) or (3) .....	1,200 00	
		\$404,915 89

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, including interest to December 31st, 1916 .....	313,562 73	
Total liabilities .....		\$718,478 62

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$701,519 87	
10. (b) Debts secured by mortgaged land held for sale.....	4,972 09	
		\$706,491 96

C.—Debts not above enumerated for which the Corporation  
holds securities, as follows:

20. (h) Debts secured only by Permanent Stock or Shares of the Cor- poration .....	1,581 48	
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E.—Cash.

31. (a) On hand and in bank .....	9,117 88	
-----------------------------------	----------	--

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture and fixtures .....	1,287 30	
Total assets .....		\$718,478 62

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1915.		
2.	(i) On hand .....	\$2,180 75
B.—Sums Received Wholly or Partly on Capital Stock.		
4.	(a) Calls on Joint Stock Permanent Capital:	
	(aa) Joint stock capital received in advance of calls .....	5,505 00
C.—Receipts on account of Investments, Loans or Debts.		
(a) On Mortgages of Realty:		
10.	(i) Principal .....	93,540 00
11.	(ii) Interest .....	55,501 96
(b) On other securities:		
13.	(ii) Interest .....	79 62
F.—Borrowed Money.		
26.	(b) Borrowed by taking deposits .....	394,326 80
G.—Receipts from Other Sources.		
30.	(a) Rent safety deposit boxes .....	\$98. 00
	(b) Interest on bank balances .....	249 17
	(c) Fire insurance .....	461 35
		808 52
Total .....		\$551,942 65

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
		Total Col. 4.
1.	(a) Loaned on mortgages of realty .....	\$113,973 37
	(b) Loaned or Invested in other Securities, viz.:—	
2.	(i) On stock .....	500 00
B.—Expended on Stock Account.		
8.	Dividends paid on permanent stock .....	17,357 84
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		
18.	(a) Bank account: Principal, \$3,640.34, and interest, \$125.40.....	3,765 74
19.	(b) Deposits: Principal, \$386,191.79; interest, \$11,932.73 .....	398,124 52
D.—Management Expenses (other than foregoing).		
25.	(a) Salaries, wages and fees .....	\$4,377 42
26.	(b) Commission or brokerage .....	603 35
27.	(c) Canadian Patriotic Fund .....	400 00
28.	(d) Stationery, postage, printing and advertising .....	935 57
29.	(e) Law costs .....	149 68



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	\$346 35	
31. (g) Travelling expenses .....	397 80	
32. (h) Registration fees and Provincial and War taxes ..	1,105 41	
33. (i) Other management expenditure .....	501 72	
		\$8,817 30

## E.—Other Expenditures, viz.:

34. (a) Office furniture .....	286 06
--------------------------------	--------

## F.—Balance.

37. (a) Cash on hand and in bank .....	9,117 88
Total . . . . .	\$551,942 65

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada—No debentures are issued; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, none; on debenture stock, none issued.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 8%; (b) 6%.
  - (ii) Not owned beneficially: All owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$706,491.96 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$1,323.97.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 8; amount, \$10,610.35.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,500,000.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$10,000.00; Secretary-Treasurer, \$3,000.00.  
 (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? January, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
 For 1916: James Reynolds and K. G. Starr, Brockville.  
 For 1917: K. G. Starr and Geo. Turner, Brockville.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 1916: 6%.
16. What is the date appointed for the Annual Meeting? . . . . . Date of last Annual Meeting? February 2nd, 1916.
17. Special General Meetings held in 1916: None.

## CANADA LANDED AND NATIONAL INVESTMENT COMPANY, LIMITED.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

This Company was in 1891 constituted by an amalgamation of (1) The Canada Landed Credit Company with (2) The National Investment Company of Canada (Limited), and the re-incorporation of the amalgamated Company. Of the two Companies so amalgamated:

1. The Canada Landed Credit Company had been incorporated in 1858 by special Act of the Province of Canada, 22 V. c. 133; a special Act of 1859, 22 V. c. 105, increased the capital; the two foregoing Acts were amended by 29-30 V. (1866-7), c. 125. In 1873, an Act of Ontario, 36 V. c. 122, amended 22 V. c. 133, supra; in 1874 the powers of the Company were extended by 38 V. c. 73 (O); in 1875-6 the capital was further increased by 39 V. c. 97 (O); in 1882 the special Acts of 1858 and 1859 supra were amended by 45 V. c. 72 (O). In 1882 the special Act of Canada, 45 V. c. 110, extended the Company's operations to Manitoba and the Northwest Territories. In 1890 the special Act of Ontario, 53 V. c. 128, authorized the Company to issue debenture stock to become amalgamated with other companies, etc. In 1871, Letters Patent of Canada, dated January, 1891, authorized the amalgamation of the Company with the National Investment Company of Canada. In 1891, Letters Patent of Ontario, dated 12th February, authorized the same amalgamation.

2. The National Investment Company of Canada had been incorporated by Letters Patent of Canada, dated 21st August, 1882, issued under 40 V. c. 43 (D.).

For the powers of the amalgamated Company, see the Letters Patent above cited; see also R.S.O., 1886, secs. 88-98, and sec. 101; see also the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Canada Landed and National Investment Company, Limited, Toronto, at 31st December, 1916, and for the year ending on that day made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 23 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

John Hoskin, K.C., LL.D., D.C.L., President, Toronto;	9th Feb., 1916;	14th Feb., 1917.
D. E. Thomson, K.C., LL.D., Vice-President, Toronto;	"	"
William Mulock, Jr., Director, Toronto;	"	"
James Playfair, Director, Midland;	"	"
Newman Silverthorne, Director; Summerville;	"	"
G. T. Ferguson, Director, Toronto;	"	"
F. W. Harcourt, K.C., Director, Toronto;	"	"
Edward Saunders, Managing Director, Toronto;	"	"

A. Permanent capital stock; total amount authorized, \$4,000,000; total amount subscribed, \$2,410,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd December, 1912; rate per cent., 50; gross amount, \$402,000; amount paid thereon, \$201,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
2. 50 per cent. called	24,100	\$ 100	\$ 2,410,000	\$ 1,205,000	None

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$1,205,000; total paid thereon . . . .	\$1,205,000 00
4. (d) Dividends declared in respect of (2), but not yet paid . . . . .	27,112 50
5. (e) Unappropriated profits in respect of (2) . . . . .	39,392 45
6. (f) Reserve fund in respect of (2) . . . . .	1,205,000 00
	<hr/>
	\$2,476,504 95

Liabilities to the Public.

29. Debentures issued in Canada . . . . .	\$354,436 41
30. Interest due and accrued on (29) . . . . .	3,154 53
31. Debentures issued elsewhere than in Canada . . . . .	3,742,093 57
32. Interest due and accrued on (31) . . . . .	23,169 00
39. Due on loans in process of completion . . . . .	2,232 69
40. Unclaimed dividends . . . . .	1,758 19
41. Other liabilities to the public, viz.: . . . . .	
43. (b) Sundry accounts . . . . .	9,971 65
	<hr/>
	4,136,816 04
Total liabilities . . . . .	<hr/>
	\$6,613,320 99

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

Subject to the terms of trust deed dated 6th April, 1894, to secure debenture-holders.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises, situate as follows:	
2. (i) At Toronto, held in freehold . . . . .	\$35,000 00
5. (b) Freehold land (including buildings) other than foregoing . . . . .	16,229 92
	<hr/>
	\$51,229 92



BALANCE SHEET.—Continued.

Cr.	Assets.
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$5,394,437 00
10. (b) Debts secured by mortgaged land held for sale ....	4,527 65
11. (c) Interest due or accrued on items 9 and 10 and not included therein .....	91,531 91
	<u>\$5,490,496 56</u>
C.—Debts not above enumerated for which the Corporation holds securities, as follows:	
14. (b) Municipal Bonds or Debentures owned by the Company ..	\$319,445 92
15. (c) Public School Debentures owned by the Company ..	178,199 96
17. (e) Debts secured by Dominion Government War loan owned by Company .....	49,543 93
22. (j) Ontario Government Scrip owned by the Company..	17,661 60
23. (k) Electric Light Company's Bond owned by Company..	4,481 20
24. (l) Loans on collateral security of stocks and bonds ....	20,559 67
26. (n) Interest due or accrued on items 14 to 25 and not included therein .....	8,612 90
	<u>598,505 18</u>
E.—Cash.	
31. (a) On hand .....	\$2,088 55
32. (b) In banks in Canada .....	122,518 86
35. (iii) National Bank of Scotland, London, England ....	348,481 92
	<u>473,089 33</u>
Total assets .....	<u>\$6,613,320 99</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I. Received by the Corporation for its own use.	
A.—Balance from 31st December, 1915.	
(b) Cash not already shown under (1):	
2. (i) On hand .....	\$3,045 42
3. (ii) In bank .....	377,689 01
	<u>\$380,734 43</u>
(Total Col. 4)	
C.—Receipts on account of Investments, Loans or Debts.	
(a) On Mortgages of Realty:	
10. (i) Principal .....	566,857 68
11. (ii) Interest .....	389,164 95
(b) On other securities:	
12. (i) Principal .....	36,669 44
13. (ii) Interest or dividends .....	24,258 08
D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (b) Rents .....	4,726 35



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

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F.—Borrowed Money.	
27. (c) Borrowed on debentures .....	\$943,947 92
G.—Receipts from other sources.	
30. (a) Bank interest .....	16,277 48
(c) Sterling exchange .....	6,841 62
	<hr/>
Totals .....	\$2,369,477 95

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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

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I.—Expended on Corporation Account.	
A.—Sums Loaned or Invested on Capital Account.	
1. (a) Loaned on mortgages of realty .....	\$232,703 31
(b) Loaned or invested in other securities:	
3.       (ii) Debentures purchased .....	259,181 93
5.       (iv) Loans on stocks .....	749 46
B.—Expended on Stock Account.	
8. Dividends paid on permanent stock .....	108,140 23
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:	
20. (c) Debentures issued in Canada: Principal, \$49,100.00; interest, \$16,308.05 .....	65,408 05
21. (d) Debentures issued elsewhere: Principal, \$977,742.55; interest, \$174,354.13 .....	1,152,096 68
D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	43,096 18
26. (b) Commission or brokerage .....	11,549 79
28. (d) Stationery, postage, printing and advertising .....	1,185 65
29. (e) Law costs .....	334 00
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	3,504 39
31. (g) Travelling expenses .....	266 50
32. (h) Registration fees .....	280 00
33. (i) Other management expenditure .....	1,098 67
E.—Other Expenditure.	
34. (a) Government and municipal taxes .....	4,466 60
35. (b) War taxes .....	10,827 18
36. (c) Subscription to Patriotic Association, Toronto and York, and British Red Cross .....	1,500 00
F.—Balance.	
37. (a) Cash on hand and in banks .....	473,089 33
	<hr/>
Total .....	\$2,369,477 95

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## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$103,247.00; issued elsewhere, \$950,489.00.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$1,214,543.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, no deposits taken; on debentures, 4.69; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916: (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.08%; (b) 5.55%.
  - (ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,148,055.68 is on realty situate in Ontario, and \$3,267,138.89 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is one realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially, No. 4; amount, \$19,675 00.
  - (ii) Not so owned, No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$11,300,000.00.
  - (ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Annually in the case of doubtful loans.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers are under bond from \$2,000 to \$5,000, amounting in all to \$39,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when accounts of the Corporation were last audited. Audited to 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: T. Watson Sime, C.A.; Geo. U. Stiff, F.C.A., Toronto; J. B. Pepler.  
For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1st April, 3rd July and 2nd October;  $2\frac{1}{4}\%$  each quarter year.
16. What is the date appointed for the Annual Meeting? 14th February, 1917. Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1916: Dates, none.

## CANADA PERMANENT MORTGAGE CORPORATION.

Head Office, Toronto, Ont.

## CONSTATING INSTRUMENTS.

This Company was under the provisions of the special Act of Ontario, 63 V. c. 129, formed by the amalgamation of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and the London and Ontario Investment Company: 63 V., c. 129 (Ont.). See also special Act of Canada, 62 V., c. 101 (D).

## ANNUAL STATEMENT

Of the condition and affairs of the Canada Permanent Mortgage Corporation of Toronto, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province

The head office of the Corporation is No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

W. G. Gooderham, President, Toronto;  
 W. D. Matthews, 1st Vice-President, Toronto;  
 G. W. Monk, 2nd Vice-President, Toronto;  
 F. Gordon Osler, Director, Toronto;  
 R. S. Hudson, Director, Toronto;  
 E. R. C. Clarkson, Director, Toronto;  
 John Massey, Director, Toronto;  
 Albert E. Gooderham, Director, Toronto;  
 J. H. G. Hagarty, Director, Toronto;  
 John Campbell, Director, Edinburgh, Scotland;  
 R. S. Hudson, } Joint General Managers;  
 John Massey, }  
 George H. Smith, Superintendent of Branches and Secretary, Toronto.

A. Permanent capital stock; total amount authorized, \$20,000,000; total amount subscribed, \$6,000,00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

## Fixed and Permanent Capital Stock.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
1. Fully called and paid...	600,000	\$ 10	\$ 6,000,000	\$ 6,000,000	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders.)

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called	
and total paid thereon .....	\$6,000,000 00
4. (d) Dividends declared in respect of (1) but not yet paid	150,000 00
5. (e) Unappropriated profits in respect of (1) .....	195,652 27
6. (f) Reserve Fund in respect of (1) .....	5,000,000 00
	<u>\$11,345,652 27</u>

## Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved	
to require 30 days' notice of any withdrawal ..	\$5,952,077 34
28. Interest on deposits due or accrued or capitalized ....	107,196 18
29. Debentures issued and payable in Canada .....	3,076,925 01
30. Interest due and accrued on (29) .....	35,312 00
31. Debentures issued in Canada, payable elsewhere .....	11,242,693 79
32. Interest due and accrued on (31) .....	63,266 66
33. Debenture stock issued in Canada, payable elsewhere ..	419,136 80
34. Interest due and accrued on (33) .....	8,477 04
41. Other liabilities to the public, viz.:	
(a) For commissions, unpaid accounts, etc. ....	14,045 72
	<u>20,919,130 54</u>
Total liabilities .....	<u>\$32,264,782 81</u>

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Toronto, held in freehold .....	\$181,855 11
Winnipeg, Man., held in freehold .....	125,000 00
Vancouver, B.C., held in freehold .....	75,000 00
St. John, N.B., held in freehold .....	40,000 00
Edmonton, Alta., held in freehold .....	75,000 00
Regina, Sask., held in freehold .....	125,000 00
	<u>\$621,855 11</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of	
land .....	\$27,859,081 70
10. (b) Debts secured by mortgaged land held for sale ....	129,888 53
	<u>27,988,970 23</u>

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

13. (a) Debts secured by municipal bonds or debentures ...	\$450 59
14. (b) Owned by Corporation .....	182,904 94
15. (c) Public School Debentures owned by Corporation ..	2,250 00
16. (d) Debts secured by Loan Corporations' Debentures ..	1,150 00
17. (e) Dominion Government War Loan owned by Corpora-	
tion . . . . .	92,951 71



## BALANCE SHEET.—Continued.

Cr.	Assets.
19. (g) Stocks or bonds of other Governments, British War Loans, Anglo-French War Loan .....	\$432,860 28
20. (h) Debts secured only by Permanent Stock or Shares of the Corporation .....	205,547 88
22. (j) Debts secured by advances on bonds and stocks not owned by Corporation .....	338,904 25
25. (m) Stocks and bonds owned, other than those enumerated .....	904,934 40
	<u>\$2,161,954 05</u>
E.—Cash.	
31. (a) On hand .....	\$52,268 22
32. (b) In banks in Canada and in England .....	1,439,735 20
	<u>1,492,003 42</u>
Total assets .....	\$32,264,782 81

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balances from 31st December, 1915.

2. (i) On hand .....	\$44,408 68
3. (ii) In bank .....	1,837,823 58
	<u>\$1,882,232 26</u>

## C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:	
10. (i) Principal and charges .....	2,843,779 30
11. (ii) Interest .....	1,899,922 40
(b) On other securities:	
12. (i) Principal .....	1,143,796 38
13. (ii) Interest or dividends .....	147,235 69

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Real estate account .....	2,072 61
17. (b) Corporation's premises, rent and expenses account .....	37,538 08

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	7,881,546 12
27. (c) Borrowed on debentures .....	585,088 46

## G.—Receipts from Other Sources.

30. (a) Bank interest and exchange .....	87,669 73
Totals .....	<u>\$16,510,881 03</u>

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$2,176,965 30
(b) Loaned or invested in other securities:	
2. (i) Loaned on bonds and stocks .....	24,108 67
3. (ii) Loans on this Corporation's stock .....	93,138 50
4. (iii) Bonds and stocks purchased .....	722,771 54
7. (e) Insurance, taxes, etc., advanced on property acquired by the Corporation under foreclosure .....	4,876 31

## B.—Expended on Stock Account.

8. Dividend paid on permanent stock .....	600,000 00
---	------------

## C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank interest and exchange .....	523 00
19. (b) Deposits: Principal and interest .....	8,058,955 27
20. (c) Debentures payable in Canada: Principal, \$351,706.50; interest, \$129,511.66 .....	481,218 16
21. (d) Debentures payable elsewhere: Principal, \$1,823,462.07; interest, \$560,464.58 .....	2,383,926 65
23. (f) Debenture stock issued elsewhere; interest .....	16,929 73

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	272,003 75
27. (c) Advances to agents for commission charges .....	35,414 13
28. (d) Stationery, postage, printing, advertising, etc. ....	41,187 32
29. (e) Law costs .....	567 25
31. (g) Travelling expenses and inspection .....	7,747 35
32. (h) Registration fees, Municipal and Government taxes and fees ....	40,907 16

## E.—Other Expenditures, viz.:

34. (a) Corporation's premises, rent and expenses account .....	41,061 97
35. (b) Furniture for office .....	575 35
36. (c) Patriotic, Red Cross and other funds .....	16,000 00

## F.—Balance.

37. (a) Cash on hand .....	\$52,268 22
Cash in banks .....	1,439,735 20
	<u>1,492,003 42</u>
Totals ..	\$16,510,881 03

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued and payable in Canada, \$689,661.33; issued in Canada, payable elsewhere, \$3,904,085.31.
2. Amount of other existing obligations which will mature in 1917, excluding deposits: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Approximately, \$6,000,000.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.60; on debentures, 4.4978; on debenture stock, 4%.

5. Average rate of interest per annum received by the Corporation during 1916:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 7.218%; (b) 5½% to 6½%.  
(ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$9,975,738.04 is on realty situate in Ontario, and \$17,883,343.66 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1916, viz.:  
(i) Funds or securities owned beneficially: \$152,497.98.  
(ii) Not so owned:
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:  
(i) Owned beneficially: No. 147; amount, \$405,575.00.  
(ii) Not so owned: No.; amount.
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially: Approximately \$60,000,000.00.
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and employees holding responsible positions give bonds as security satisfactory to Corporation; \$1,000 to \$5,000 each.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Largely Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? As at December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: A. E. Osler, A.C.A., and Henry Barber, F.S.A.A.,  
For 1917: Same as 1916.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 3rd, and October 1st; all of 2½%.
16. What is the date appointed for the Annual Meeting? January 26th, 1917. Date of last Annual Meeting? January 28th, 1916.
17. Special General Meetings held in 1916: Dates.



THE CANADIAN MORTGAGE INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated under special Act of Canada, 62-3 Vict., c. 103. (Decl. Book II., 92).

ANNUAL STATEMENT

Of the condition and affairs of the Canadian Mortgage Investment Company, of Toronto, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 10 Adelaide Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation on the 31st December, 1916, were as follows, together with their respective terms of office:

L. A. Hamilton, President, Lorne Park;	January 1st, 1916; December 31st, 1916.
H. S. Osler, K.C., Vice-President, Toronto;	" "
S. G. Beatty, Director, Toronto;	" "
D. B. Hanna, Director, Toronto;	" "
Joseph Henderson, Director, Toronto;	" "
Hon. Wallace Nesbitt, K.C., Director, Toronto;	" "
F. W. G. Fitzgerald, Managing Director, Toronto;	" "

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,504,100.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount of actual payments thereon.	Total amount remaining unpaid on calls.
		\$	\$	\$ c.	\$
1. Fully called.....	9,559	100	955,900	955,900 00	.....
2. 50 % called.....	4,478	100	447,800	223,900 00	223,900 00
4. Stock payable in fixed instalments.	1,004	100	100,400	33,202 59	67,197 41
Totals.....	15,041	.....	1,504,100	1,213,002 59	291,097 41

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$955,900.00; total paid thereon .....	\$955,900 00
2. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$223,900.00; total paid thereon.....	223,900 00
3. (cc) Accrued dividends on (2) .....	5,224 96
4. (d) Dividends declared in respect of (1), (2), but not yet paid .....	34,580 56
8. (h) Instalment permanent stock (payable by fixed periodical payments); total subscribed, \$100,400.00; on which has been paid .....	33,202 59
9. (i) Dividends declared on (8) but not paid .....	1,752 92

C.—Liabilities to Shareholders other than already shown under A or B.

26. Profit and loss .....	8,035 09	
Reserve fund .....	450,000 00	
		\$1,712,596 12

Liabilities to the Public.

29. Debentures issued in Canada .....	\$55,731 70	
31. Debentures issued elsewhere than in Canada .....	623,858 00	
32. Interest due and accrued on (31) .....	3,974 31	
40. Unclaimed dividends .....	15 00	
42. (a) Accounts payable .....	6,688 99	
		690,268 00
Total liabilities .....		\$2,402,864 12

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Premises acquired for office purposes, including fittings:	
2. (i) At Toronto, held in freehold .....	\$256,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$1,698,991 46	
10. (b) Debts secured by mortgaged land held for sale.....	40,897 88	
		1,739,889 34

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation . . . . .	721 12
--	--------

BALANCE SHEET.—Continued.

Cr.	Assets.
E.—Cash.	
31. (a) On hand .....	\$400 00
32. (b) In banks in Toronto and elsewhere .....	29,799 21
	<u>\$30,199 21</u>
F.—Assets not hereinbefore mentioned.	
37. (a) Fully paid stocks and bonds .....	\$367,328 78
38. (b) Rents receivable .....	324 18
39. (c) Accounts receivable .....	8,401 49
	<u>376,054 45</u>
Total assets .....	<u>\$2,402,864 12</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.				
A.—Balance from 31st Dcember, 1915.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
2. (i) On hand .....	.....	.....	\$400 00	
3. (ii) In bank .....	.....	.....	65,962 83	
B.—Sums received wholly or partly on Capital Stock.				
8. (e) Received on account of stock payable by fixed instalments .....	.....	.....	5,485 05	
9. (f) Premiums . . . . .	\$50 00			
C.—Receipts on account of Investments, Loans or Debts.				
(a) On Mortgages of Realty:				
10. (i) Principal .....	.....	\$2,036 76	208,143 11	
11. (ii) Interest . . . . .	162,981 66			
(b) On other securities:				
12. (i) Principal . . . . .	.....	.....	14,179 98	
13. (ii) Interest or dividends ..	18,871 21			
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
17. (b) Rents . . . . .	14,226 78			
E.—Miscellaneous.				
18. (a) Commission, brokerage, etc...	3,035 20			

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

F.—Borrowed Money.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
27. (c) Borrowed on debentures ....	.....	\$380 00		
G.—Receipts for other sources viz.:				
30. (a) Sundry accounts .....	1,859 00	.....	3,293 33	
Totals . . . . .	\$201,023 85	\$2,416 76	\$297,464 30	\$500,904 91

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

Expended on Corporation Account.				
A.—Sums Loaned or Invested on Capital Account.				
	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
1. (a) Loaned on mortgages of realty	.....	.....	\$133,095 78	
(b) Loaned or invested in other securities, viz.:				
2. (i) Debentures issued in Canada . . . . .	.....	.....	102,687 85	
3. (ii) Canadian War Loan ..	.....	.....	24,305 15	
7. (d) Incumbrances on realty paid off . . . . .	\$2,774 76	.....	675 14	
(e) Insurance or taxes advanced on property mortgaged to the Corporation .....	.....	.....	14,851 90	
B.—Expended on Stock Account.				
8. Dividends paid on permanent stock . . . . .	70,199 09			
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:				
20. (c) Debentures issued in Canada:				
Principal . . . . .	.....	\$700 00		
Interest . . . . .	2,531 49			
21. (d) Debentures issued elsewhere:				
Principal . . . . .	.....	33,166 33		
Interest . . . . .	29,838 29			
D.—Management Expenses (other than foregoing).				
25. (a) Salaries, wages and fees ....	25,189 92			
26. (b) Commission to agents .....	6,637 64			
28. (d) Stationery, postage, printing and advertising .....	3,191 39			
29. (e) Law costs .....	338 37			



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

	(Col. 1)	(Col. 2)	(Col. 3)	(Col. 4)
31. (g) Travelling expenses .....	\$398 48			
32. (h) Registration fees and Govern- ment taxes .....	3,521 24			
33. (i) Other management expenditure: Commission on funds loaned and obtained .....	1,431 82			
E.—Other Expenditure, viz.:—				
34. (a) Expense of Corporation prem- ises .....	9,326 91			
35. (b) Sundry accounts .....	1,776 49	483 50	3,584 16	
F.—Balance.				
37. (a) Cash on hand and in banks.. ..	.....	.....	30,199 21	
Totals .....	\$157,155 89	\$34,349 83	\$309,399 19	\$500,904 91

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, \$171,185.00.
2. Amount of other existing obligations which will mature in 1917, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None; a portion of principal repayable monthly.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, 4¾%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 8%; (b) 7%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$111,719.92 is on realty situate in Ontario, and \$1,587,271.54 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$27,551.41.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 72; amount, \$94,650.00.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$5,780,000.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Revalued in all doubtful cases.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and other employees holding important positions give bonds and securities satisfactory to the Company.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies and approved private sureties.
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Price, Waterhouse & Co., C.A., Toronto.  
For 1917: Price, Waterhouse & Co., C.A., Toronto.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 3rd January and 3rd July, 6%.
16. What is the date appointed for the Annual Meeting? 7th February, 1917. Date of last Annual Meeting? 2nd February, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE CENTRAL CANADA LOAN AND SAVINGS COMPANY.

Head Office, Peterborough, Ontario.

CONSTATING INSTRUMENTS.

The former Provincial Company, incorporated 1884, 7th March, L.P. of Ontario. (Lib. 16, No. 67.)

1890, 53 V., c. 129 (O.); fixes the capital stock at \$5,000,000, divided into 50,000 shares of \$100 each; (sec. 1), confirms the purchase of the assets of the Peterborough Real Estate Investment Co., Limited; secs. 2-4 sanction the issue of debenture stock; secs. 5-12 authorize agencies in the United Kingdom; (13) defines the limit of borrowing powers.

1893, 8th June, Letters Patent of Ontario amending the foregoing Letters Patent.

1897, May 6th, Letters Patent of Ontario so amending the foregoing Letters Patent as to give the Company the status of a Loan Company (and not the status of a Loaning Land Company) under the Loan and Trust Corporations Act.

Dominion Company of same name incorporated by 61 V., c. 97 (D.), assets of Provincial Company transferred to Dominion Company by 63 V., c. 130 (Ontario).

ANNUAL STATEMENT

Of the conditions and affairs of the Central Canada Loan and Savings Company at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of ten directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 17th January, 1917, were as follows, together with their respective terms of office:—

E. R. Wood, President, and Managing Director, Toronto;	January 17th, 1917;	January 16th, 1918.
H. C. Cox, Vice-President, Toronto;	"	"
G. A. Morrow, Vice-President and Assistant Manager, Toronto;	"	"
Sir Thomas W. Taylor, Director, Hamilton;	"	"
W. G. Morrow, Director, Peterborough, Ont.;	"	"
Richard Hall, Director, Peterborough, Ont.;	"	"
F. C. Taylor, Director, Lindsay, Ont.;	"	"
Sir Wm. MacKenzie, Director, Toronto;	"	"
E. T. Malone, K.C., Director, Toronto;	"	"
W. S. Hodgens, Director, Toronto;	"	"
A. B. Fisher, Secretary, Toronto;	"	"

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, December 20th, 1911; rate per cent., premium of 50%; gross amount, \$125,000.00; amount paid thereon, \$375,000.

Description	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
		\$	\$	\$
1. Fully called .....	15,625	100	1,562,500	1,562,500
2. 20 per cent. called....	9,375	100	937,500	187,500
Totals.....	25,000	.....	2,500,000	1,750,000

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,562,500; total paid thereon .....	\$1,562,500 00	
2. (b) Ordinary joint stock capital, 20 per cent. called, \$187,500; total paid thereon .....	187,500 00	
4. (d) Dividend declared in respect of (1) and (2), but not yet paid .....	43,750 00	
5. (e) Unappropriated profits in respect of (1) and (2)...	57,053 23	
6. (f) Reserve fund in respect of (1) and (2) .....	1,750,000 00	
		\$3,600,803 23

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$1,776,783 13	
29. Debentures issued in Canada .....	1,500,969 74	
30. Interest due and accrued on (29) .....	30,469 66	
31. Debentures issued elsewhere than in Canada .....	2,547,717 98	
32. Interest due and accrued on (31) .....	16,081 22	
		5,872,021 73
Total liabilities .....		\$9,472,824 96

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Toronto, and other real estate with rents due, held in freehold .....	\$179,455 10

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,494,584 10	
11. (c) Interest due or accrued on item (9), not included therein .....	57,377 01	
		1,551,961 11

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

22. (j) Debts secured by collateral security of bonds and stocks .....	\$1,890,012 52	
26. (n) Interest due or accrued on item (22) and not in- cluded therein .....	49,635 31	
		1,939,647 83

## E.—Cash.

31. (a) On hand .....	\$62,951 91	
32. (b) In banks and Loan Company:		
In Canada .....	\$555,217 59	
Bank of Scotland, London, England .....	1,060 03	
	556,277 62	
		619,229 53

## BALANCE SHEET.—Continued.

Cr.

Assets.

## F.—Assets not hereinbefore mentioned.

37. (a) Securities owned beneficially by Company.....	\$5,139,191 82	
Interest . . . . .	43,339 57	
		\$5,182,531 39
Total assets . . . . .		\$9,472,824 96

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

Cash (not already shown under (1)):		
2. (i) On hand . . . . .	\$91,379 42	
3. (ii) In bank . . . . .	544,628 31	
		\$636,007 73

## C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal . . . . .		215,107 11
11. (ii) Interest, including interest on loans and stocks	\$257,666 71	
(iii) Insurance, taxes, etc., advanced by Company..		5,811 58
(b) On other securities, viz.: Bonds, stocks and debentures owned by Company:		
12. (i) Principal, bonds, stocks and debentures owned		2,304,578 08
13. (ii) Interest or dividends . . . . .	315,901 99	
		573,568 70
(c) Secured Debts:		
14. (i) Principal, loans on bonds and stocks . . . . .		8,661,945 39
15. (ii) Interest, included in item 11, part (ii).		

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items) ..		206 00
17. (b) Rents . . . . .	2,924 40	2,924 40

## E.—Miscellaneous.

25. Exchange . . . . .	8,497 57	8,497 57
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits . . . . .		16,206,737 13
27. (c) Borrowed on debentures (currency) . . . . .		40,308 20
28. (d) Borrowed on debentures (sterling) . . . . .		394,594 50
Total . . . . .	\$584,990 67	\$29,050,286 39



## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

		(Col. 4)
1. (a) Loaned on mortgages of realty .....		\$425,293 64
(b) Loaned or invested in other securities:		
2.       (i) Loans on security of bonds, stocks and debentures .....	8,795,900 99	
3.       (ii) Purchase of bonds, stocks and debentures .....	1,631,832 95	
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation . . . . .	4,984 08	

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$175,000 00	175,000 00
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account interest on overdraft .....	\$204 28	
19. (b) Deposits: Principal .....		16,076,663 89
Interest .....	68,593 06	
20. (c) Debentures issued in Canada: Principal .....		246,360 61
Interest .....	63,714 03	
21. (d) Debentures issued elsewhere: Principal .....		696,022 85
Interest .....	124,379 03	
		256,890 40

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees and special tax .....	\$44,147 79	
26. (b) Commission or brokerage expenses <i>re</i> money borrowed or loaned .....	10,568 02	
27. (c) Special tax .....	10,306 89	
28. (d) Stationery, postage, printing and advertising .....	5,528 06	
29. (e) Law costs .....	22 20	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates..	9,084 49	
32. (h) Registration fee .....	250 00	
33. (i) Directors' compensation for 1916 .....	29,500 00	
		109,407 45

## E.—Other Expenditures.

35. (b) Donations to Patriotic, Red Cross and other funds .....	\$12,700 00	12,700 00
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## F.—Balance.

37. (a) Cash on hand and in banks and Loan Company .....	619,229 53	
Total .....	\$29,050,286 39	



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$528,965.01; issued elsewhere, £181,668 5s. 4d.
2. Amount of other existing obligations which will mature in 1917: None; no securities maturing in 1907 but stock loans.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Amounting to \$1,890,012.52, subject to call.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits,  $3\frac{1}{2}\%$ ; on debentures—currency, 4.049%; sterling, 4.525%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 5.981%; (b) fluctuates.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,406,961.11 is on realty situate in Ontario, and \$145,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., one; amount, \$2,224.95.
  - (ii) Not so owned: None; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$4,000,671.42.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Bonds and stocks and loans on stocks watched closely each day.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers and clerks, in sums ranging from \$1,000.00 to \$7,500.00; amounting in all to \$49,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? December 31st, 1916, and a running monthly audit throughout the year.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Walter Sterling and Jas. A. Hall, Peterborough.  
For 1917: Walter Sterling and Jas. A. Hall, Peterborough.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 10% per annum dividend, paid quarterly, on 1st January, April, July, and October.
16. What is the date appointed for the Annual Meeting? January 17th, 1917. Date of last Annual Meeting? January 14th, 1916.
17. Special General Meetings held in 1916: Dates, none.

## THE CREDIT FONCIER FRANCO-CANADIEN.

Head Office, 35 St. James Street, Montreal.

As to the Paris Board of Management ("Paris Committee"), sec. 43-4 V., cap. 60 (Q.), secs. 30-35. 47 V., c. 62 (Q.), Sched. A, Art. 51, enacts as follows: "The general meetings shall be held before the 31st day of May in each year, either at the head office or at Paris in France, according as there may be more shares to order held and stock certificates to bearer deposited in the Province of Quebec or in France, thirty days before the meeting."

By resolution passed at a special general meeting of the Company, held pursuant to article 52 of the by-laws at Paris, France, on the 12th December, 1907, the directors were authorized to increase the capital stock from 25,000,000 francs (\$5,000,000) to 40,000,000 (\$8,000,000) by the issue of 30,000 new shares of 500 francs (\$100) each.

Agent for Ontario: William Edwin Long, Toronto.

## CONSTATING INSTRUMENTS.

43-4 V., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company: See Act of Quebec (1884), 47 V., c. 52, *infra*.

44 V., c. 58, Dominion of Canada. Section 13 defines the Company's borrowing powers. (See also 62-63 Vic., c. 41 (D.), s. 20.)

44 V., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

45 V., c. 84, Province of Quebec, amends 43-4 Vic., c. 60 (Q.).

46 V., c. 85, Dominion of Canada, assimilates the powers of the Company to those of other Loan Companies.

47 V., c. 62, Province of Quebec. Schedule A to the Act contains the revised constitution and laws of the Company.

55-56 V., c. 29 (D. Criminal Code, 1892), by sec. 205 (6d) exempts the Company from the general law prohibiting lotteries.

63 V. (1900), c. 74, Province of Quebec. An Act to amend the Charter of the Credit Foncier Franco-Canadien.

## ANNUAL STATEMENT

Of the condition and affairs of the Credit Foncier Franco-Canadien (Loan Company) of Montreal, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 35 St. James Street, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situated at 42-44 Victoria Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Wm. Edwin Long, and his address is 42-44 Victoria Street, Toronto, in the Province of Ontario.

The board is constituted of eleven directors holding office for three years.

The directors and chief executive officers at the 31st December, 1916, were as follows, together with their respective terms of office:

J. H. Thors, President, Paris, France;	May, 1915;	May, 1918.
Dr. E. Persillier Lachapelle, Vice-President, Montreal;	" 1915;	" 1918.
Hon. Sir A. R. Angers, Director, Montreal;	" 1915;	" 1918.
Rene Brice, Director, Paris, France;	" 1916;	" 1919.
Count Moise de Camondo, Director, Paris, France;	" 1916;	" 1919.
A. Denfert Rochereau, Director, Paris, France;	" 1914;	" 1917.
H. Laporte, Director, Montreal;	" 1914;	" 1917.
J. E. Moret, Director, Paris, France;	" 1916;	" 1919.
M. Chevalier, Director, Montreal;	" 1916;	" 1919.
Ch. Cahen d'Anvers, Paris, France;	" 1914;	" 1917.
L. Escoffier, Director, Paris, France;	" 1915;	" 1918.
M. Chevalier, General Manager, Montreal.		
T. R. Nelson, Assistant Manager, Montreal.		
J. Theo. Leclerc, Secretary, Montreal.		

A.—Permanent capital stock: Total amount authorized, Fcs. 50,000,000—\$9,647,667.19; total amount subscribed, Fcs. 50,000,000—\$9,647,667.19, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
2. 50 per cent called	100,000	Francs. 500	Francs. 50,000,000	\$ 4,823,833 59	.....
	100,000	.....	\$9,647,667 19	4,823,833 59	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.  
(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
2. (b) Ordinary joint stock capital, 50 per cent. called;	
total called, \$4,823,833.59; total paid thereon...	\$4,823,833 59
4. (d) Dividend declared in respect of (2), but not yet paid	60,186 92
5. (e) Unappropriated profits in respect of (2)	924,439 16
6. (f) Reserve fund in respect of (2)	3,751,913 13
	\$9,560,372 80
Liabilities to the Public.	
31. Debentures issued elsewhere than in Canada	\$38,135,664 59
32. Interest accrued on (31)	306,245 43
39. Due on loans in process of completion or to pay assumed mortgages	92,091 10
41. Other liabilities to the public, viz.:	
42. (a) Due on debentures and coupons not yet presented..	1,150,062 75
44. (c) Sundries	771,233 71
	40,455,297 58
Total liabilities	\$50,015,670 38



## BALANCE SHEET.—Continued.

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:		
At Montreal, Quebec, held in freehold.....	\$200,000 00	
2. (i) At Quebec, Quebec .....	10,000 00	
3. (ii) At Vancouver, British Columbia .....	300,000 00	
4. (iii) At Edmonton, Alberta .....	50,000 00	
(iv) At Regina, Saskatchewan .....	50,000 00	
5. (b) Freehold land (including building) other than foregoing .....	504,553 72	
		\$1,114,553 72

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$39,630,639 46	
11. (c) Interest due on item 9 and not included therein..	651,989 77	
Interest accrued on item 9, but not yet due.....	284,684 69	
		40,567,313 92

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures..	\$253,510 81	
15. (c) Debts secured by Public School debentures and Catholic School debentures .....	190,298 99	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	3,593 74	
22. (j) Call loans .....	795,309 51	
23. (k) Debts secured by debentures of incorporated companies .....	105,667 21	
24. (l) Debts secured by French War Loan and Imperial Munitions War Loan .....	2,566,924 61	
		3,915,304 87

## E.—Cash.

31. (a) On hand .....	\$10,337 02	
32. (b) In banks .....	4,171,188 85	
		4,181,525 87

## F.—Assets not hereinbefore mentioned.

42. (f) Sundries .....	236,972 00	
Total assets .....		\$50,015,670 38

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

For the Province of Ontario only.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

2. Cash on hand and in banks .....	\$321,645 43
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

C.—Receipts on account of Investments, Loans or Debts.		
(a) On Mortgages of Realty:		
10.	(i) Principal . . . . .	\$458,087 03
11.	(ii) Interest . . . . .	285,481 53
	(iii) Insurance, etc., advanced borrowers, and repaid . . . . .	5,063 55
(b) On other securities:		
12.	(i) Principal . . . . .	40,000 00
13.	(ii) Interest or dividends . . . . .	249 32
		<u>\$788,881 43</u>
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17.	(b) Rents . . . . .	9 00
E.—Miscellaneous.		
18.	(a) Commission . . . . .	\$514 12
19.	(b) Premium or bonus on loans . . . . .	422 02
		<u>936 14</u>
	Total . . . . .	<u>\$1,111,472 00</u>

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

For the Province of Ontario only.		
I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.) (Total Col. 4.)	
1.	(a) Loaned on mortgages of realty . . . . .	\$220,030 10
7.	(e) Insurance, etc., advanced on property and mortgaged to the Corporation . . . . .	4,927 82
		<u>\$224,957 92</u>
D.—Management Expenses (other than foregoing).		
25.	(a) Salaries, wages and fees . . . . .	\$8,180 51
26.	(b) Commission or brokerage . . . . .	68 00
28.	(d) Stationery, postage, printing and advertising . . . . .	376 52
29.	(e) Law costs . . . . .	125 00
30.	(f) Fuel, rent, taxes (other than in 7 and 32) and rates. . . . .	2,884 97
31.	(g) Travelling expenses . . . . .	86 99
32.	(h) Registration fees . . . . .	300 00
33.	(i) Ontario Government tax . . . . .	3,618 75
		<u>15,640 74</u>
E.—Other Expenditure, viz.:		
34.	(a) Remitted to head office . . . . .	549,257 87
F.—Balance.		
37.	(b) Cash on hand and in banks . . . . .	321,615 47
	Total . . . . .	<u>\$1,111,472 00</u>

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 MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.
 

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1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere—a certain number retired from circulation each year by drawing.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: No special record of loans maturing each year.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, 4.90%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) About 6.59%; (b) about 5%.
  - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$3,940,749.95 is on realty situate in Ontario, and \$35,689,889.51 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$381,724.65.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., ....; amount, \$547,816.66.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$79,500,000.
11. How often are the securities held by the Corporation valued? At no regular period.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager, to the extent of 100 shares of the Company, and the Directors to the extent of 50 shares each.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies?
 

.....
13. Date when the accounts of the Corporation were last audited? 23rd February, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):
 

For 1916: J. O. Gravel and Tancrede Bienvenu.

For 1917: J. O. Gravel and Tancrede Bienvenu.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 1st June 1916, on the basis of 11%.
16. What is the date appointed for the Annual Meeting? May, 1917. Date of last Annual Meeting? 16th May, 1916.
17. Special General Meetings held in 1916: Dates, none.

CROWN SAVINGS AND LOAN COMPANY.

Head Office, Petrolea, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1877, c. 164, by declaration filed with the Clerk of the Peace for the County of Lambton, 30th January, 1882.

The lending and borrowing powers of the Company are now governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Crown Savings and Loan Company of Petrolea at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at the Town of Petrolea in the Province of Ontario.

The Board is constituted of ——— directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective office:

J. L. Englehart, President, Toronto;	February 3rd, 1916; February 1st, 1917.
C. O. Fairbank, Vice-President, Petrolea;	" "
Charles Egan, Director, Petrolea;	" "
Wm. Mackesy, Director, Oil City;	" "
Robert Jackson, Director, Petrolea;	" "
B. P. Corey, Director, Petrolea;	" "
Thomas Simpson, Director, Glencoe;	" "
C. Egan, Manager, Petrolea;	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$238,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.
Fully called .....	4,760	\$ 50	\$ 238,000	\$ 238,000 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (a) Ordinary joint stock capital fully called; total called, .....	\$238,000 00	
Dividends declared in respect of (1) but not yet paid .....	7,140 00	
5. (e) Unappropriated profits .....	7,005 72	
6. (f) Reserve fund in respect of (1) .....	77,000 00	
		\$329,145 72
Liabilities to the Public.		
27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$61,173 50	
29. Debentures issued in Canada .....	198,665 45	
		249,838 95
Total liabilities .....		\$578,984 67

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation		
5. (b) Freehold land .....	\$12,155 95	
B.—Debts secured by Mortgages of land.		
9. (a) Debts (other than item 10) secured by mortgages of land .....	552,674 87	
E.—Cash.		
31. (a) On hand .....	2,246 63	
33. (i) In bank .....	11,907 22	
Total assets .....		\$578,984 67

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1915.			
1. Cash.			
		Col. 3.	Col. 4.
2. (i) On hand .....		\$1,759 75	
3. (ii) In bank .....		16,295 83	
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (a) Calls on joint stock permanent capital .....		1,300 00	
5. (b) Premiums on (4) .....		260 00	



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

C.—Receipts on account of Investments, Loans,  
or Debts.

## (a) On Mortgages of Realty:

		Col. 1.	Col. 3.	Total Col. 4.
10.	(i) Principal .....	.....	\$55,440 31	
11.	(ii) Interest .....	\$30,319 97		
(b) On other securities:				
12.	(i) Principal .....	12,000 00		
13.	(ii) Interest .....	886 63		

## F.—Borrowed Money.

26. (b)	Borrowed money by taking deposits ...	.....	100,048 69	
27. (c)	Borrowed on debentures .....	.....	113,050 00	

## G.—Receipts from other Sources.

30. (a)	Dividend payable January 2nd, 1917 ....	.....	7,140 00	
Totals . . . . .		\$43,206 60	\$295,294 58	\$338,501 18

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

		Col. 1.	Col. 3.	Total Col. 4.
1. (a)	Loaned on mortgages of realty .....	.....	\$71,111 48	
	(b) Loaned on or invested in other securities .....	.....	19,355 08	
6. (c)	Real Estate purchased and office premises .....	.....	11,068 48	

## B.—Expended on Stock Account.

8.	Dividends paid on permanent stock .....	\$14,280 00		
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C.—Borrowed Money (other than foregoing)  
or interest thereon paid, viz.:

19. (b)	Deposits:			
	Principal . . . . .	.....	89,017 44	
	Interest . . . . .	1,645 25		
20. (c)	Debentures issued in Canada:			
	Principal . . . . .	.....	105,916 24	
	Interest . . . . .	8,026 92		

D.—Management Expenses (other than fore-  
going).

25. (a)	Salaries, wages and fees .....	2,225 00		
28. (d)	Stationery, postage, printing and adver- tising . . . . .	421 74		
29. (e)	Law costs .....	44 30		
30. (f)	Fuel, rent, taxes (other than in 7 and 32) .....	409 42		
31. (g)	Travelling expenses .....	690 48		
32. (h)	Registration fees .....	5 00		
33. (i)	Other management expenditure .....	130 50		

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

F.— Balance.			
	Col. 1.	Col. 3.	Total Col. 4.
37. (a) Cash on hand .....	.....	2,246 63	
(b) Cash in bank .....	.....	11,907 22	
Totals . . . . .	\$27,878 61	\$310,622 57	\$338,501 18

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$45,850; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$50,000.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits,  $3\frac{1}{2}\%$ ; on debentures,  $4\frac{3}{4}\%$ .
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $6\%$ ; (b)  $5\frac{1}{2}\%$ .
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$552,674.87 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, none.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,500,000.00, estimated.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued?
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Accountant, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited?
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: R. W. Johnson.  
For 1917:
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? June 30th, 1916,  $3\%$ ; December 31st, 1916,  $3\%$ .
16. What is the date appointed for the Annual Meeting? February 1st, 1917. Date of last Annual Meeting? February 3rd 1916.
17. Special General Meetings held in 1916:

## THE DOMINION SAVINGS AND INVESTMENT SOCIETY.

Head Office, London, Ontario.

Incorporated under Chapter 53 of the Consolidated Statutes of Upper Canada as a Permanent Building Society, by declaration filed with the Clerk of the Peace for the County of Middlesex, 20th April, 1872.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Dominion Savings and Investment Society of London, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

Thomas H. Purdom, K.C., Pres., London, Ont.;	February 13, 1917;	February 12, 1918.
John Ferguson, Vice-President, London, Ont.;	"	"
W. J. McMurtry, Director, London, Ont.;	"	"
John Purdom, Director, London, Ont.;	"	"
Samuel Wright, Director, London, Ont.;	"	"
John Milne, Director, London, Ont.;	"	"
Nathaniel Mills, Managing-Director, London, Ont.;	"	"

A. Permanent capital stock; total amount authorized, \$1,500,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the Corporation.
Fully called stock. ....	20,000	\$ 50	\$ -1,000,000	\$ c. 934,821 91	\$ c. 65,178 09

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon .....	\$934,300 00	
2. (b) Ordinary joint stock capital; ....% called; total called; total paid thereon .....	521 91	
4. (d) Dividends declared in respect of (1), (2), but not yet paid .....	23,357 50	
6. (f) Reserve fund in respect of (1), (2) .....	250,000 00	
7. (g) Contingent fund in respect of (1), (2) .....	2,541 03	
		\$1,210,720 44

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal, including interest) .....	\$758,410 96	
29. Debentures issued in Canada .....	113,142 40	
30. Interest due and accrued on (29) .....	2,583 75	
31. Debentures issued elsewhere than in Canada .....	197,097 49	
32. Interest due and accrued on (31) .....	1,150 00	
		1,072,384 60
Total liabilities .....		\$2,283,105 04

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,560,682 09
10. (b) Debts secured by mortgaged land held for sale ....	91,604 43

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

16. (d) Debts secured by Loan Corporations debentures ....	14,060 30
19. (g) Debts secured by stocks or bonds of other Governments ..	2,025 00
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	61,831 34
22. (j) Debts secured by Insurance Policy .....	927 80
23. (k) Debts secured by Industrial Debentures .....	34,789 60
24. (l) Debts secured by stocks and bonds .....	485,915 17

## E.—Cash.

31. (a) On hand .....	3,222 12
32. (b) In banks in Canada .....	27,045 54
In banks in England and Scotland .....	1,001 65

Total assets .....\$2,283,105 04



CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1915.

(a) Cash not already shown under (1):

(Total Col. 4. )

2.	(i) On hand .....	\$4,685 92
3.	(ii) In banks .....	34,073 84

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of Realty:

10.	(i) Principal ..	197,459 86
11.	(ii) Interest ..	75,605 47

(b) On other securities:

12.	(i) Principal ..	10,850 46
13.	(ii) Interest or dividends .....	25,631 95

F.—Borrowed Money

26.	(b) Borrowed by taking deposits .....	1,267,821 81
27.	(c) Borrowed on debentures .....	91,384 73

Total . . . . .	\$1,707,514 04
-----------------	----------------

CASH ACCOUNT.

Expenditures for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

(Total Col. 4. )

1.	(a) Loaned on mortgages of realty .....	\$206,574 71
	(b) Loaned and invested in other securities. viz.:	
3.	(ii) On stocks, bonds and debentures .....	15,159 45
4.	(iii) Insurance policy .....	385 88

B.—Expended on Stock Account.

8.	Dividends paid on permanent stock .....	46,715 00
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C.—Borrowed Money (other than foregoing or interest thereon paid, viz.:

19.	(b) Deposits:		
	Principal ..	\$1,188,388 34	
	Interest ..	26,795 36	
			1,215,183 70
20.	(c) Debentures issued in Canada:		
	Principal ..	\$46,634 40	
	Interest ..	4,886 16	
			51,520 56
21.	(d) Debentures issued elsewhere:		
	Principal ..	\$114,147 67	
	Interest ..	11,279 11	
			125,426 78

D.—Management Expenses (other than foregoing).

25.	(a) Salaries, wages and fees .....	9,015 00
26.	(b) Commission or brokerage .....	1,047 57

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

28. (d) Stationery, postage, printing and advertising .....	1,928 79
29. (e) Law costs .....	25 00
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates .....	2,427 39
31. (g) Travelling expenses .....	73 80
32. (h) Registration fee .....	150 00

## E.—Other Expenditures, viz.:

34. (a) Canadian Red Cross .....	200 00
35. (b) Telephone and telegraph .....	149 16
36. (c) Sundries .....	261 94

## F.—Balance.

37. (a) Cash on hand and in bank .....	31,269 31
Totals .....	\$1,707,514 04

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$35,562.40; issued elsewhere, \$61,247.00 (£12,585).
2. Amount of other existing obligations which will mature in 1917, exclusive of deposits: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$485,455.48.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.862%; on debentures, 4.611%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.10%; (b) 5.25%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,521,831.80 is on realty situate in Ontario, and \$130,454.72 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No. 5; amount, \$3,318.26.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$2,716,215.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, \$10,000; Accountant, \$5,000; Teller, \$5,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies, except accountant, by private individuals.
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: John Lohead and W. J. Harvey.  
For 1917: John Lohead and W. J. Harvey, both of London.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st, at rate of five per cent. (5%) per annum.
16. What is the date appointed for the Annual Meeting? 13th February, 1917. Date of last Annual Meetings? 8th February, 1916.
17. Special General Meetings held in 1916: Dates, none.

EAST LAMBTON FARMERS' LOAN AND SAVINGS COMPANY.

Head Office, Forest, Ontario. (Company's By-law No. 29).

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 19th December, 1891.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the East Lambton Farmers' Loan and Savings Company of Forest, Ontario, at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 74, south side King Street, in the Town of Forest, in the Province of Ontario.

The Board is constituted of eight directors, holding office for two years.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

James Hutton, M.D., President, Forest;	28th February, 1915;	28th February, 1917.
R. J. McCormick, Vice-Pres., Watford, R.R. No. 2;	" 1916;	" 1918.
P. Cairns, Director, Forest;	" 1915;	" 1917.
Duncan Weir, Director, Forest;	" 1915;	" 1917.
John McE. Shaw, Director, Forest;	" 1915;	" 1917.
Wm. N. Ironside, Director, Thedford;	" 1916;	" 1918.
Walter Percy, Director, Arkona;	" 1916;	" 1918.
John N. Douglas, Director, Forest;	" 1916;	" 1918.
N. Tripp, Manager-Secretary, Forest;		until changed.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$217,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Act

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock .....	4,340	\$ 50	\$ 217,000	\$ c. 217,000 00	\$ c. Nil.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called \$217,000.00; total paid thereon .....	\$217,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid . . . . .	6,483 17	
Unclaimed previous dividend .....	9 00	
6. (f) Reserve fund in respect of (1) .....	54,737 60	
		\$278,229 77

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$163,210 07	
29. Debentures issued in Canada .....	78,215 00	
30. Interest due and accrued on (29) .....	1,400 00	
		242,825 07
Total liabilities .....		\$521,054 84

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Forest, Ont., held in freehold .....	\$3,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$272,218 88	
11. (c) Interest due and accrued on item (9) and not included therein .....	18,626 50	
		290,845 38

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$137,049 62	
15. (c) Debts secured by Public School debentures .....	63,298 58	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	9,837 85	
26. (n) Interest due and accrued on items (14), (15) and (20) and not included therein .....	6,944 50	
		217,130 55

## E.—Cash.

31. (a) On hand and in bank .....	10,078 91	
Total . . . . .		\$521,054 84



CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1915.			
(b) Cash:			
2.	(i) On hand .....	\$2,377 28	
	(ii) In bank .....	15,335 21	
			\$17,712 49
B.—Sums Received Wholly or Partly on Capital Stock.			
4.	(a) Calls on Joint Stock permanent capital .....	\$3,750 00	
5.	(b) Premiums on (4) .....	700 00	
			4,450 00
C.—Receipts on account of Investments, Loans or Debts.			
(a) On Mortgages of Realty:			
10.	(i) Principal .....	\$24,099 59	
11.	(ii) Loans on stock .....	2,264 04	
(b) On other securities:			
12.	(i) Principal, debentures .....	19,808 23	
13.	(ii) Interest or dividends, interest on investment .....	25,041 25	
15.	(ii) Bank interest .....	170 13	
			71,383 24
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17.	(b) Rents .....		63 00
F.—Borrowed Money.			
26.	(b) Borrowed by taking deposits .....	\$126,888 15	
27.	(c) Borrowed on debentures .....	41,850 00	
			168,738 15
Receipts from other sources .....			2 70
Total .....			\$262,349 58

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.			
		(Col. 1.)	(Col. 4.)
1.	(a) Loaned on mortgages of realty .....	\$22,804 50	
(b) Loaned on other securities:			
2.	(i) On Stock of the Company .....	964 04	
3.	(ii) On Municipal Debentures .....	25,677 73	
4.	(iii) On School Debentures .....	18,537 81	
			\$67,984 08
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock .....	\$12,830 45	
	(a) Unclaimed dividend .....	36 00	
			12,866 45

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal .....	\$116,073 01	
Interest . . . . .	5,758 59	
20. (c) Debentures issued in Canada:		
Principal . . . . .	44,240 00	
Interest . . . . .	2,998 58	
		\$169,070 18

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$1,418 00	
28. (d) Stationery, postage, printing and advertising .....	115 21	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates...	622 85	
32. (h) Registration fees .....	75 00	
33. (i) Other management expenditure .....	118 90	
		2,349 96

## F.—Balance.

37. (a) Cash on hand and in bank .....	10,078 91	
Total . . . . .		\$262,349 58

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$8,690.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$22,435.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.66%; on debentures, 4.55%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 5.60%; (b) 6%.
  - (ii) Not owned beneficially: (a) ....; (b) ....
6. Of the mortgages owned beneficially by the Corporation, \$266,018.00 is on realty situate in Ontario, and \$6,200.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially:
  - (ii) Not so owned:
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount.
  - (ii) Not so owned: No., none; amount.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$600,000.00
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: N. Tripp, Manager, \$5,000.00.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.

- 
13. Date when the accounts of the Corporation were last audited? February 19th, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: A. Williams, Alex. Jameson.  
For 1917:
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, at 6%.
16. What is the date appointed for the Annual Meeting 3rd Saturday in February, Date of last Annual Meeting? February 25th, 1916.
17. Special General Meetings held in 1916: None.

THE FRONTENAC LOAN AND INVESTMENT SOCIETY.

Head Office, Kingston, Ont.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies' Act, Consolidated Statutes of Upper Canada, chap. 53, by declaration filed with the Clerk of the Peace for the County of Frontenac, 13th August, 1863.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914 chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Frontenac Loan and Investment Society of Kingston, Ontario, on the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 87 Clarence Street, in the City of Kingston, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

Lieut.-Col. Henry R. Smith, C.M.G., President, Ottawa, Ont.;	March, 1916;	March, 1917.
W. F. Nickle, K.C., Vice-President, Napanee, Ont.;	"	"
W. H. Moutray, Director, Stella, Ont.;	"	"
Lieut.-Col. A. B. Cunningham, Director, Kingston, Ont.;	"	"
R. C. Cartwright, Managing Director, Kingston, Ont.;	"	"

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$200,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
Fully called .....	4,000	\$ 50	\$ 200,000	\$ 200,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$200,000.00; total paid thereon .....	\$200,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid	5,151 25	
6. (f) Reserve fund in respect of (1) .....	30,000 00	
7. (g) Contingent fund in respect of (1) .....	14,000 00	
		\$249,151 25

Liabilities to the Public.

27. Deposits, including unclaimed deposits (right reserved to require 30 days' notice of any withdrawal).....	\$50,372 98	
29. Debentures issued in Canada .....	3,000 00	
30. Interest due or accrued on (29) .....	60 00	
		53,432 98

Total liabilities ..... \$302,584 23

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Kingston, Ont., held in freehold .....	\$5,038 11	
5. (b) Freehold land (including buildings), other than fore- going .....	231 93	
		\$5,270 04

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$199,234 53	
10. (b) Debts secured by mortgaged land held for sale....	11,629 30	
		210,863 83

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation .....	\$15,106 08	
22. (j) Debts secured by bonds .....	19,435 43	
23. (k) Debts secured by preferred stocks, etc., etc.....	41,314 71	
24. (l) Debts secured by life assurance policy .....	4,000 00	
		79,856 22

E.—Cash.

31. (a) Cash on hand .....	\$218 01	
32. (b) In banks .....	6,176 13	
		6,394 14

F.—Assets not hereinbefore mentioned.

38. (b) Office furniture .....	200 00	
Total assets .....		\$302,584 23

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

## (i) Cash not already shown under (1):

2.	(i) On hand .....	\$922 96	
3.	(ii) In bank .....	9,874 12	
			\$10,797 08

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On Mortgages of Realty:

10.	(i) Principal	}	.....	44,677 56
11.	(ii) Interest			
	(b) On other securities:			
12.	(i) Principal .....			2,556 98
13.	(ii) Interest or dividends .....			2,902 90

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents . . . . .	240 00
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## F.—Borrowed Money.

26.	(b) Borrowed by taking deposits .....	71,303 55
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## G.—Receipts from other Sources.

30.	(a) Conveyancing fees .....	56 10
	(b) Sale of bonds .....	69 32

Totals . . . . .	\$132,603 49
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

(Total Col. 4.)

1.	(a) Loaned on mortgages of realty .....	\$10,053 40
	(b) Loaned or Invested on other Securities, viz.:	
2.	(i) Shareholders on stock .....	1,028 00
4.	(iii) Bonds . . . . .	9,491 25

## B.—Expended on Stock Account.

8.	Dividends paid on permanent stock .....	10,941 75
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## C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19.	(b) Deposits:		
	Principal .....	\$89,619 54	
	Interest .....	58 83	
			89,678 37
20.	(c) Debentures issued in Canada:		
	Principal .....	\$500 00	
	Interest .....	130 00	
			630 00

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

D.—Management Expenses (other than foregoing).	
25. (a) Salaries, wages and fees .....	\$2,617 16
26. (b) Commission or brokerage .....	94 55
28. (d) Stationery, postage, printing and advertising .....	270 86
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	398 84
32. (h) Registration fees .....	380 52
33. (i) Other management expenditure .....	59 85
E.—Other Expenditure, viz.:	
34. (a) Advanced on real estate .....	32 92
35. (b) Government war tax .....	180 99
36. (c) Repairs .....	163 41
Miscellaneous .....	187 48
F.—Balance.	
37. (a) Cash on hand and in banks .....	6,394 14
Totals .....	\$132,603 49

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

- Amount of debentures maturing in 1917: Issued in Canada, \$3,000.00; issued elsewhere, none.
- Amount of other existing obligations which will mature in 1917: None.
- Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.
- Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3%; on debentures, 4%; on debenture stock, none.
- Average rate of interest per annum received by the Corporation during 1916:
  - On mortgages of realty; (b) On other securities.
  - Owned beneficially by the Corporation: (a) 5.98%; (b) 6.37%.
  - Not owned beneficially: (a) None; (b) none.
- Of the mortgages owned beneficially by the Corporation, \$157,489.32 is on realty situate in Ontario, and \$53,374.51 is on realty situate elsewhere.
- Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
- Loans written off or transferred to real estate account during 1916, viz.:
  - Funds or securities owned beneficially: None.
  - Not so owned: None.
- Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - Owned beneficially: No., none; amount, none.
  - Not so owned: No., none; amount, none.
- Aggregate market value of land mortgaged to the Corporation:
  - Mortgages owned beneficially: Approximately, \$390,600.00.
- How often are the securities held by the Corporation valued? When loan is applied for, and further when necessary.
- (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Cashier, \$2,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
- Date when the accounts of the Corporation were last audited? January, 1917.
- Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: J. H. Birkett & James F. Leslie.  
For 1917: Not yet appointed.
- What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 4th January, 1916, 2½% and bonus of ½%, and 4th July, 1916, 2½%.
- What is the date appointed for the Annual Meeting? 21st March, 1917. Date of last Annual Meeting? 15th March, 1916.
- Special General Meetings held in 1916:



THE GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY.

Head Office, Guelph, Ontario.

Incorporated under the Buildings Societies Act (Consol. Statutes U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, 19th January, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Guelph and Ontario Investment and Savings Society of Guelph, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on corner of Cork and Wyndham Streets, in the City of Guelph, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

Alexander Baine Petrie, President, Guelph;	February, 1917; February, 1918.
Henry Howitt, M.D., 1st Vice-President, Guelph;	" "
George D. Forbes, 2nd Vice-President, Hespeler;	" "
Charles E. Howitt, Director, Guelph;	" "
George Shortreed, Director, Guelph;	" "
J. E. McElderry, Man. Dir. and Sec.-Treas., Guelph;	" "

A. Permanent capital stock: total amount authorized, \$1,000,000; total amount subscribed, \$965,200.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and Permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	10,622	\$ 50	\$ 531,100	\$ c. 531,100 00	
2. Partly ".....	8,275	50	413,750	165,158 00	248,592 00
3. Instalment Stock ..... (payable by fixed periodical payments and still in process of payment)	407	50	20,350	15,725 00	4,625 00
Totals.....	19,304	.....	965,200	711,983 00	253,217 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$451,450.00; total paid thereon .....	\$451,450 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$82,750.00; total paid thereon .....	165,158 00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid .....	29,743 17	
5. (e) Unappropriated profits in respect of (1), (2), (3) and (8) .....	38,116 22	
6. (f) Reserve fund in respect of (1), (2), (3) and (8)..	687,122 50	
8. (h) Instalment permanent stock (payable by fixed periodical payments; total subscribed, \$100,000.00; on which has been paid .....	95,375 00	
9. (i) Dividends declared on (8) but not paid .....	5,760 09	
10. (j) Unappropriated profits on (8)..... }	Included in items	
11. (k) Reserve fund in respect of (8)..... }	(5), (6).	
13. (m) Instalments or premiums on (8) paid in advance: Instalments, \$16,230.00; premiums, \$8,802.00.		\$1,472,724 98

Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal ..	\$558,760 56	
28. Interest on deposits, due or accrued or capitalized.....	8,032 62	
29. Debentures issued in Canada .....	1,871,444 20	
30. Interest due and accrued on (29) .....	40,043 40	
31. Debentures issued elsewhere than in Canada .....	179,419 96	
32. Interest due and accrued on (31) .....	4,316 93	
41. Other liabilities to the public, viz.:		
43. (b) War tax accrued .....	7,974 13	
		2,669,991 80
Total liabilities .....		\$4,142,716 78

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises at Guelph, Ont. (held in freehold) ..	\$20,000 00	
5. (b) Freehold land (including buildings) other than the foregoing .....	40,056 49	\$60,056 49

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land, including accrued interest .....	2,807,223 57
--	--------------

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures .....	\$415,078 84
15. (c) Public School debentures .....	2,000 00

## BALANCE SHEET.—Continued.

16. (d) Debts secured by Loan Corporation debentures.....	\$14,777 43	
17. (e) Debts secured by Dominion Government stock or bonds .....	192,158 02	
19. (g) Debts secured by stocks or bonds of other Governments .....	335,474 80	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	4,808 92	
26. (n) Interest due and accrued on items (14) to (20) and not included therein .....	16,819 20	
		<u>\$981,117 21</u>

## E.—Cash.

31. (a) On hand .....	\$14,535 87	
32. (b) In bank, Guelph, Ont. ....	269,781 27	
34. (ii) In Bank of Montreal, London, England....	9,742 37	
		<u>294,059 51</u>

## F.—Assets not hereinbefore mentioned.

37. (a) Rents accrued .....	260 00	
Total assets .....		<u>\$4,142,716 78</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand .....	\$7,168 75	
(ii) In bank .....	409,817 83	
		<u>\$416,986 58</u>

## Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	\$67,518 00	
(aa) Joint stock received in advance of calls .....	770 00	
5. (b) Premiums on (4) .....	2,040 00	
		<u>70,328 00</u>

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty (including renewals):		
10. (i) Principal .....	\$404,506 35	
11. (ii) Interest .....	247,768 59	
(b) On other securities:		
12. (i) Principal .....	23,317 12	
13. (ii) Interest or dividends .....	32,975 93	
		<u>708,567 99</u>

## BALANCE SHEET.—Continued.

Receipts for the year ending 31st December, 1916.

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any of the foregoing items).	\$26,458 31	
17. (b) Rents of portion of office building .....	1,584 21	
Revenue from property on hand .....	3,203 36	
		31,245 88

## E.—Miscellaneous.

(h) Profits on sterling exchange .....	642 80
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits, including interest capitalized .....	\$895,610 96	
27. (c) Borrowed on debentures, currency .....	333,476 84	
28. (d) Borrowed on debentures, sterling .....	7,032 32	
		\$1,236,120 12

## G.—Receipts from Other Sources.

30. (a) Interest on bank deposits, etc., net .....	\$5,832 52	
(b) Exchange, collection charges, etc., net .....	736 15	
		6,568 67
Total .....		\$2,470,460 04

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty, including renewals.	\$86,661 92	
(b) Loaned or invested on other securities:		
2. (i) On Loan Municipal debentures .....	117,226 52	
3. (ii) Government Bonds .....	483,821 41	
4. (iii) Loan Corporation's debentures .....	4,105 75	
5. (iv) On Loan Corporation's permanent stock.....	3,034 67	
		\$694,850 27

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	65,812 03
18. Transferred to property account .....	43,367 58

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal .....	\$893,016 25	
Interest .....	16,470 34	
		909,487 59
20. (c) Debentures issued in Canada: Principal .....	269,978 64	
Interest .....	88,851 72	
		358,830 36
21. (d) Debentures issued elsewhere: Principal .....	\$62,714 60	
Interest .....	10,714 22	
		73,428 82



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$17,684 60	
26. (b) Commission and expenses in connection with moneys borrowed and lent .....	366 68	
27. (c) Caretaking, etc. ....	516 00	
28. (d) Stationery, postage, printing and advertising .....	1,728 58	
29. (e) Law costs .....	17 86	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	2,980 93	
31. (g) Travelling expenses .....	739 81	
32. (h) Registration fees .....	220 00	
33. (i) Other management expenditure .....	1,600 98	
(j) Contribution to Canadian Patriotic Fund .....	1,000 00	
(k) War taxes .....	3,202 97	
		30,058 41

## E.—Other Expenditure, viz.:

34. (a) Taxes, insurance and repairs on portion of office building leased.	565 47
--	--------

## F.—Balance.

37. (a) Cash on hand .....	\$14,535 87	
38. (i) Cash in Bank, Canada .....	269,781 27	
39. (ii) Cash in Bank, London, England .....	9,742 37	
		294,059 51
Total . . . . .	\$2,470,460 04	

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$380,307.08, including overdue debentures; issued elsewhere, \$28,445.69.
2. Amount of other existing obligations which will mature in 1917: Other than deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$1,274,165.85, including those overdue and those payable on demand.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 2.8317%; on debentures, 4.8411%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.267%; (b) 5.6297%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$386,644.50 is on realty situate in Ontario, and \$2,420,579.06 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$43,367.58.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 24; amount, \$46,248.72.
  - (ii) Not so owned: No., none; amount, none.



- 
10. Aggregate market value of land mortgaged to the Corporation:  
    (i) Mortgages owned beneficially: \$6,951,510.00.  
    (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? The mortgages are inspected annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Managing Director, \$10,000.00; other officers, \$15,000.00; some of the solicitors are also under bond.  
    (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company, except one firm of solicitors.
13. Date when the accounts of the Corporation were last audited? As at December 31st, 1916. The accounts for January, 1917, have also been audited.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
    For 1916: J. W. Kilgour, Guelph, and J. M. Scully, F.C.A., Kitchener.  
    For 1917: J. W. Kilgour, Guelph, and J. M. Scully, F.C.A., Kitchener.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 3rd January, 3rd July, at 10% per annum.
16. What is the date appointed for the Annual Meeting? February 20th, 1918. Date of last Annual Meeting? February 21st, 1917.
17. Special General Meetings held in 1916: None.

THE GREY AND BRUCE LOAN COMPANY.

(Formerly the Owen Sound, Grey and Bruce Loan and Savings Company.)

Head Office, Owen Sound, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O., 1887, c. 169, as a permanent Building Society under the name of the Owen Sound, Grey and Bruce Loan and Savings Company, by Declaration filed with the Clerk of the Peace for the County of Grey, 10th May, 1889.

The corporate name was by Order-in-Council of Ontario, 15th September, 1897 changed to the Grey and Bruce Loan Company.

The lending and borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, Chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Grey and Bruce Loan Company, of Owen Sound, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 861 Second Avenue East, in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation as at 31st December, 1916, were as follows, together with their respective terms of office:

S. J. Parker, President, Owen Sound;	Feb. 2nd, 1916; Feb. 7th, 1917.
Capt. Robt. McKnight, Vice-Pres., Owen Sound;	" "
Robert Wightman, Director, Owen Sound;	" "
W. H. Taylor, Director, Owen Sound;	" "
Wm. Thomson, Director, Grimston;	" "
W. J. Paterson, Director, Owen Sound;	" "
H. B. Smith, Director, Owen Sound;	" "
John Parker, Director, Owen Sound, Ont.;	" "
Wm. P. Telford, Sr., Secretary and Manager, Owen Sound.	

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$444,145.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Act.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	8,899	\$ 50	\$ 443,450	\$ 443,450	.....
2. Partly called stock .	1,131	50	56,550	695	.....
Totals.....	10,000	.....	500,000	444,145	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$443,450.; total paid thereon, \$443,450 .....	\$443,450 00	
2. (b) Ordinary joint stock capital, total called, \$56,550; total paid thereon, \$695 .....	695 00	\$444,145 00
4. (d) Dividends declared in respect of (1) and (2), but not yet paid .....		13,323 50
5. (e) Unappropriated profits .....		85 46
6. (f) Reserve fund in respect of (1) and (2) .....		55,000 00

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) ..	\$91,636 88	
29. Debentures issued in Canada .....	114,356 00	
30. Interest due or accrued on (29) .....	1,912 02	207,904 90
Total liabilities .....		\$720,458 86

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Owen Sound, held in freehold .....	\$22,000 00	
5. (b) Freehold land other than foregoing .....	2,582 08	
7. (d) Office furniture and safety deposit boxes .....	671 00	
8. (e) Rents, accrued .....	249 33	\$25,502 41

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land ..	\$615,549 81	
10. (b) Insurance premiums and other mortgage charges ..	764 23	
11. (c) Interest due and accrued on item (9), not included therein ..	16,251 59	632,565 63

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured by permanent stock or shares of the Corporation ..	\$37,425 38	
26. (n) Interest due and accrued on item (20) and not included therein ..	3,229 34	40,654 72

E.—Cash.

31. (a) On hand and in bank .....	21,736 10	
Total assets .....		\$720,458 86



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use

## A.—Balance from 31st December, 1915.

## (b) Cash not already shown under (1):

2.	(i) On hand .....	\$575 27	
3.	(ii) In bank .....	1,486 87	
			\$2,062 14

## B.—Sums received wholly or partly on Capital Stock.

4.	(a) Calls on joint stock permanent capital .....		250 00
5.	(b) Premiums on (4) .....	\$17 50	
9.	Transfer fees .....	12 06	
			29 56

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10.	(i) Principal and insurance premiums, etc. ....	\$52,432 38	
11.	(ii) Interest .....	38,254 65	

## (b) In other securities:

12.	(i) Principal: stock loans repaid .....	19,212 82	
13.	(ii) Interest on stock loans .....	1,065 84	
			110,965 69

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents .....		1,299 00
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## F.—Borrowed Money.

26.	(b) Borrowed by taking deposits .....	\$149,294 82	
27.	(c) Borrowed on debentures .....	33,850 00	
			183,144 82

## G.—Receipts from other Sources.

30.	(a) Rents of safe deposit boxes .....	\$98 05	
	(b) Interest from Merchants Bank .....	209 10	
			307 15
	Total .....		\$298,058 36

## CASH ACCOUNT.

Expenditures for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1.	(a) Loaned on mortgages of realty .....	\$34,258 63	
	(b) Loaned or invested in other securities, viz.:		
2.	(i) On Company's stock .....	21,981 88	
7.	(e) Insurance and taxes advanced on property mortgaged to the Corporation .....	523 37	
			\$56,763 88



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$26,633 70
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account, interest paid bank .....	\$42 25	
19. (b) Deposits:		
Principal .....	124,870 75	
Interest .....	3,211 44	
20. (c) Debentures issued in Canada:		
Principal .....	52,830 00	
Interest .....	6,258 72	
		187,213 16

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$2,331 00	
28. (d) Stationery, postage, printing and advertising .....	229 40	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	1,373 88	
32. (h) Registration and filing fees and Provincial tax .....	556 87	
33. (i) Other management expenditure .....	281 09	
		4,772 24

## E.—Other Expenditures, viz.:

34. (a) War tax .....	\$439 28	
35. (b) Canadian Patriotic Fund .....	500 00	
		939 28

## F.—Balance.

37. (a) Cash on hand and in bank .....	21,736 10
Totals . . . . .	\$298,058 36

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$26,721.00; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$147,712.16.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, 4½%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 6%.
  - (ii) Not owned beneficially: (a) All securities are owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, all is on realty situate in Ontario, and ..... is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, ..... is on realty situate in Ontario, and ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: .....

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, nil.
  - (ii) Not so owned: No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,200,000.00.
  - (ii) Not so owned:
11. How often are the securities held by the Corporation valued? At time loans are made.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager for \$10,000 and Solicitors for \$4,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? To December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: A. F. Armstrong and H. H. Burgess.  
For 1917: A. F. Armstrong and H. H. Burgess.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st, 6% per annum.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February.  
Date of last Annual Meeting? February 2nd, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

Head Office, Hamilton, Ont.

CONSTATING INSTRUMENTS.

- 1871. Declaration of Incorporation under Building Societies' Act (Consol. Stat. U.C., c. 53), filed with the Clerk of the Peace for the County of Wentworth, 6th June, 1871.
- 1885. Special Act, 48-9 V. c. 30 (D), confirming Provincial incorporation, limiting share capital and the amount to be borrowed by way of deposits, debentures, etc.
- 1893. Special Act, 56 V. (D), limiting total liabilities of Society (sec. 2), and extending its operations (sec. 3).
- 1895. Special Act, 58-9 V. c. 85 (D), repealed sec. 6 of 56 V. c. 85 (D.), and provided for the registration and cancellation of debenture stock.

ANNUAL STATEMENT

Of the condition and affairs of the Hamilton Provident and Loan Society of Hamilton, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows: All are elected at yearly meeting, first Monday in March each year:

George Hope, President, Hamilton;	6th March, 1916; 5th March, 1917.
Joseph J. Greene, Vice-President, Hamilton;	" "
Stanley Mills, Director, Hamilton;	10th May, 1916; "
Henry L. Roberts, Director, Grimsby;	6th March, 1916; "
William Hendrie, Director, Hamilton;	25th January, 1917; "
William A. Wood, Director, Hamilton;	6th March, 1916; "
Donald M. Cameron, Manager and Secretary, Hamilton.	

A. Permanent capital stock: Total amount authorized, \$3,000,000; total amount subscribed, \$2,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Cass 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock ....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....
2. Partly called stock ....	10,000	100	1,000,000	200,000	800,000
Totals.....	20,000	.....	2,000,000	1,200,000	800,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$200,000; total paid thereon .....	200,000 00	
4. (d) Dividends declared in respect of (1), (2), but not yet paid .....	48,000 00	
6. (f) Reserve fund in respect of (1), (2) .....	1,060,000 00	
7. (g) Contingent fund in respect of (1), (2) .....	31,062 50	
		<u>\$2,339,062 50</u>

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$895,309 47	
28. Interest on deposits, due or accrued or capi- talized .....	\$30,957 77	
29. Debentures issued in Canada .....	420,537 30	
30. Interest due and accrued on (29) .....	7,975 95	
31. Debentures issued elsewhere than in Canada .....	697,894 59	
32. Interest due and accrued on (31) .....	5,911 89	
35. Debenture stock issued elsewhere than in Canada .....	372,786 66	
36. Interest due and accrued on (35) .....	2,485 25	
39. Due on loans in process of completion or to pay assumed mortgages .....	10,917 39	
		<u>2,323,818 50</u>
Total liabilities .....		<u>\$4,662,881 00</u>

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Hamilton, Ont., held in freehold .....	\$80,000 00	
2. (ii) At Brandon, Man., held in freehold .....	13,000 00	
		<u>\$93,000 00</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$4,101,008 80	
10. (b) Debts secured by mortgaged land held for sale ....	16,740 25	
		<u>4,117,749 05</u>

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Municipal bonds or debentures owned by Society ..	\$162,839 75	
17. (e) Dominion Government stock or bonds .....	20,083 35	



BALANCE SHEET.—Continued.

Cr.	Assets.
18. (f) Stock or bonds of any of the Provinces of Canada, Ontario . . . . .	\$48,552 05
20. (h) Debts secured only by permanent stock or shares of the Corporation . . . . .	9,837 05
24. (l) Debts secured by Chartered Bank and Loan Com- panies' stock . . . . .	2,957 55
	<hr/> \$244,269 75
E.—Cash.	
31. (a) On hand . . . . .	\$6,486 64
33. (i) In Bank of Scotland (England) . . . . .	15,024 23
34. (ii) In banks (Canada) . . . . .	186,351 33
	<hr/> 207,862 20
Total assets . . . . .	<hr/> \$4,662,881 00

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.	
A.—Balance from 31st December, 1915.	
(b) Cash (not already shown under (1) ):	(Total Col. 4.)
2. (i) On hand . . . . .	\$5,319 66
3. (ii) In bank . . . . .	361,813 15
	<hr/> \$367,132 81
C.—Receipts on account of Investments, Loans or Debs.	
(a) On Mortgages of Realty:	
10. (i) Principal . . . . .	510,870 48
11. (ii) Interest . . . . .	283,288 76
(b) On other securities:	
12. (i) Principal (debentures) . . . . .	9,578 14
13. (ii) Interest (debentures) . . . . .	11,491 58
15. (iii) Interest received from bank, etc. . . . .	16,540 76
D.—Receipts from Real Estate Owned Beneficially by Corporation.	
17. (b) Rents, head office building . . . . .	5,005 00
F.—Borrowed Money.	
26. (b) Borrowed by taking deposits . . . . .	876,981 38
27. (c) Borrowed on debentures . . . . .	61,379 99
G.—Receipts from Other Sources, viz.:	
30. (a) Sundry accounts . . . . .	38,815 91
(b) Exchange . . . . .	5,311 72
Total . . . . .	<hr/> \$2,186,396 53

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	\$449,537 35
(b) Loaned or invested in other securities, viz.:	
3. (ii) Dominion debentures purchased .....	18,000 00

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	96,000 00
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## C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:			
Principal . . . . .	\$856,632 82		
Interest . . . . .	330 36		
			856,963 18
20. (c) Debentures issued in Canada:			
Principal . . . . .	\$137,240 00		
Interest . . . . .	22,467 58		
			159,707 58
21. (d) Debentures issued elsewhere:			
Principal . . . . .	\$259,879 97		
Interest . . . . .	35,722 55		
			295,602 52
23. (f) Debenture stock issued elsewhere:			
Interest . . . . .			14,911 32
24. (g) General interest .....			1,231 99

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees, including directors .....	15,519 60
26. (b) Commission on brokerage .....	3,906 12
28. (d) Stationery, postage, printing and advertising .....	1,615 24
30. (f) Taxes—Government, business and war .....	6,625 16
31. (g) Travelling expenses, inspection of land, and Inspectors' salaries .....	5,376 77
32. (h) Registration fees .....	225 00
33. (i) Sundry accounts .....	46,034 38

## E.—Other Expenditures, viz.:

34. (a) Manitoba branch expenses .....	5,931 65
35. (b) Debenture expenses .....	1,346 47

## F.—Balance.

37. (a) Cash on hand and in banks .....	207,862 20
Total . . . . .	\$2,186,396 53

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$131,084.30; issued elsewhere, \$239,196.66.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$558,556.70.

4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.57%; on debentures, 4.513%; on debenture stock, 4%; average rate on all mortgage investments outstanding on December 31st, 1916, 7.23%.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.30%; (b) 5.20%.
  - (ii) Not owned beneficially: (a) Nil; (b) Nil.
6. Of the mortgages owned beneficially by the Corporation, \$1,750,504.05 is on realty situate in Ontario, and \$2,367,245.90 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$1,033.76.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 6; amount, \$21,388.00.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$10,597,233.00.
11. How often are the securities held by the Corporation valued? Yearly or oftener.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All from \$5,000 down.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 30th, 1916, audited monthly.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):

For 1916: Ralph E. Young, Toronto; G. E. F. Smith, Hamilton; Cherry, Macdonnell & Co., Brandon, Man.

For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 8% per annum.
16. What is the date appointed for the Annual Meeting? 1st Monday in March. Date of last Annual Meeting? 6th March, 1916.
17. Special General Meetings held in 1916: Dates, none.



## THE HURON AND ERIE MORTGAGE CORPORATION.

Head Office, London, Ontario.

### CONSTATING INSTRUMENTS.

This Company was, under the provisions of the Loan Corporations Act (R.S.O. 1897, c. 205), formed by the amalgamation of The Huron and Erie Loan and Savings Company with the Canadian Savings and Loan Company of London, Canada. See also 6 Edw. VII. (1906), c. 110 (D).

Of the above mentioned constituent Companies The Huron and Erie Loan and Savings Company was incorporated by declaration filed under the Building Societies Act (Consol. Stat. U. C., c. 53) with the Clerk of the Peace for the County of Middlesex, 18th March, 1864 (Decl. Book, p. 65). The original corporate name was The Huron and Erie Savings and Loan Society. The corporate name was changed to The Huron and Erie Loan and Savings Company by the Act of Ontario, 39 Vict., c. 95. The lending and borrowing powers of the Company were governed by 59 Vict. (1896), c. 49 (D), as amended by 62-3 Vict. (1899), c. 115 (D), and by 4-5 Edw. VII. (1905), c. 105 (D).

The Canadian Savings and Loan Company of London, Canada, was incorporated under the Building Societies Act (Consol. Stat. U.C., c. 53) by declaration filed with the Clerk of the Peace for the County of Middlesex on the 2nd of September, 1875 (Decl. Book I., p. 67). This Company's lending and borrowing powers were governed by the Loan Corporations Act, R.S.O. 1897, c. 205, and amending Acts.

The agreement for the amalgamation of these Companies under the corporate name of The Huron and Erie Loan and Savings Company was executed by both Companies on the 24th October, 1905; was ratified by the shareholders of the respective Companies on the 7th December, 1905; and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 29th day of December, 1905; and was further ratified and confirmed by the Act of the Legislature of the Province of Ontario, 6 Edw. VII., Chapter 130. See also Special Act of Dominion of Canada, 6 Edw. VII. (1906), c. 110 (D).

See special Acts (Dominion and Ontario), 1915.

### ANNUAL STATEMENT

Of the condition and affairs of The Huron and Erie Loan and Savings Company, of London, Ontario, at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 442 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of nine Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

T. G. Meredith, K.C., President, London;	February 13th, 1916;	February 14th, 1917.
Hume Cronyn, 1st Vice-President, London;	"	"
F. E. Leonard, 2nd Vice-President, London;	"	"
Philip Pocock, Director, London;	"	"
H. E. Gates, Director, London;	"	"
F. R. Eccles, M.D., Director, London;	"	"
George T. Brown, Director, London;	"	"
Robt. Fox, Director, London;	"	"
A. H. M. Graydon, Director, London;	"	"
M. Aylesworth, Secretary, London;	"	"

A. Permanent capital stock: Total amount authorized, \$5,000,000 (6 Edw. VII., c. 130): total amount subscribed, \$4,500,000, as more particularly set out in Schedule A hereto.



SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value.	—		
		\$	\$	\$	\$
1. Fully called stock ....	40,000	50	2,000,000	2,000,000 00	.....
2. Partly called stock ....	50,000	50	2,500,000	500,000 00	2,000,000 00
Totals. ....	90,000	.....	4,500,000	2,500,000 00	2,000,000 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$2,000,000.00; total paid thereon .....	\$2,000,000 00
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, ; total paid thereon .....	500,000 00
4. (d) Dividend declared in respect of (1), (2), but not yet paid . . . . .	74,998 60
5. (e) Unappropriated profits in respect of (1), (2).....	85,518 87
6. (f) Reserve fund in respect of (1), (2) .....	3,000,000 00
9. (i) Branch Office Extension Fund .....	10,000 00
10. (j) Officers' Pension Fund .....	10,000 00
	<hr/> \$5,680,517 47

Liabilities to the Public.

27. Deposited, right reserved to require 30 days' notice of any withdrawal .....	\$2,820,433 14
28. Interest on deposits capitalized or paid in 1916, \$84,862.60	
29. Debentures payable in Canada .....	4,370,279 67
30. Interest due and accrued on (29) .....	68,566 45
31. Debentures payable elsewhere than in Canada .....	4,800,955 59
32. Interest due and accrued on (31) .....	30,437 58
	<hr/> 12,090,672 43
Total liabilities .....	<hr/> \$17,771,189 90

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 440-442-444 Richmond Street, London, Ont., and 472- 474 Talbot Street, St. Thomas, Ont., and N.E. corner Pitt and Ouellette Avenues, Windsor, Ont.....	\$109,830 72

BALANCE SHEET.—Continued.

B.—Debts secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$11,373,311 06	
Less amount retained to pay prior mortgages .....	31,386 07	
		\$11,341,924.99
C.—Debts not above enumerated for which the Corporation holds securities, as follows:		
14. (b) Municipal bonds or debentures owned by Company..	\$1,744,967 00	
15. (c) Public School debentures owned by Company .....	927,110 00	
16. (d) Bonds of other Corporations owned by Company....	118,810 00	
17. (e) Dominion Government stock or bonds owned by the Company . . . . .	12,159 00	
18. (f) Rural Telephone bonds .....	912,862 00	
19. (g) Debts secured by stocks or bonds of other Governments . . . . .	486,007 00	
22. (j) Debts secured by Life Insurance Policies .....	4,502 00	
23. (k) Debts secured by bank stock .....	873 00	
		4,207,290 00
E.—Cash.		
31. (a) On hand .....	\$59,556 80	
32. (b) In banks as follows:		
33. (i) In England .....	10,304 91	
34. (ii) In Canada .....	861,422 48	
		931,284 19
F.—Assets not hereinbefore mentioned.		
37. (a) Permanent stock of other Corporations fully paid up .....	1,180,860 00	
Total assets .....		\$17,771,189 90

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.		
A.—Balances from 31st December, 1915.		
	(Col. 1.)	(Col. 4.)
1. (a) Cash, not already shown under (1):		
2. (i) On hand .....	\$73,532 41	
3. (ii) In bank .....	1,068,411 36	
		\$1,141,943 77
B.—Sums received wholly or partly on Capital Stock.		
4. (a) Calls on joint stock permanent capital .....	\$41,585 02	
5. (b) Premiums on (4) .....	44,069 48	
		85,654 50
C.—Receipts on account of Investments, Loans or Debts.		
(a) On Mortgages of Realty:		
10. (i) Principal . . . . .	\$1,689,242 21	
11. (ii) Interest . . . . .	809,642 20	
(b) On other securities:		
12. (i) Principal . . . . .	2,861,084 39	
13. (ii) Interest or dividends .....	282,038 29	
14. Retained to pay assumed mortgages .....	11,775 92	
		5,653,783 01

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17. (b) Rents . . . . .		\$2,225 00
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits . . . . .	\$6,600,090 12	
27. (c) Borrowed on debentures . . . . .	2,222,692 59	
		8,822,782 71
G.—Receipts from other sources, viz.:		
30. (a) Interest on bank deposits . . . . .	\$10,410 41	
(b) Contributions to office Pension Fund . . . . .	2,889 90	
(c) Debenture exchange . . . . .	19,129 83	
		32,430 14
Total . . . . .		\$15,738,819 13

CASH ACCOUNT.

[Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Col. 4.)
1. (a) Loaned on mortgages of realty . . . . .	\$1,411,049 45	
(i) Assumed mortgages . . . . .	47,891 13	
(b) Loaned or invested in other securities:		
3. (ii) Loaned on bonds . . . . .	1,483,656 00	
4. (ii) Debentures and other securities purchased . . . . .	2,576,622 37	
		\$5,519,218 95
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock . . . . .		297,158 70
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
19. (b) Deposits:		
Principal . . . . .	\$6,265,930 43	
Interest . . . . .	3,212 15	
		\$6,269,142 58
20. (c) Debentures payable in Canada:		
Principal . . . . .	\$1,304,130 63	
Interest . . . . .	191,628 60	
		1,495,759 23
21. (d) Debentures payable elsewhere:		
Principal . . . . .	\$776,452 33	
Interest . . . . .	234,914 12	
		1,011,366 45
		8,776,268 26



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$88,122 03	
26. (b) Commission or brokerage .....	18,769 97	
27. (c) Insurance premiums .....	781 38	
28. (d) Stationery, postage, printing and advertising .....	17,332 94	
29. (e) Law costs .....	88 94	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	15,449 99	
31. (g) Travelling expenses .....	12,877 59	
32. (h) Registration fees .....	629 50	
33. (i) Other management expenditure .....	5,970 04	
		160,022 38

## E.—Other Expenditures, viz.:

	Building .....	\$28,830 72	
34. (a)	Transferred to Canada Trust Co., Trustees for Officers' Pension Fund .....	12,889 90	
35. (b)	Patriotic Fund .....	2,750 00	
36. (c)	War revenue tax .....	10,396 03	
			54,866 65

## F.—Balance.

37. (a)	Cash on hand and in banks .....	931,284 19
	Total .....	\$15,738,819 13

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Payable in Canada, \$1,329,183.92; payable elsewhere, \$1,283,219.49.
2. Amount of other existing obligations which will mature in 1917: Exclusive of deposits, nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$1,699,511.12.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.5%; on debentures, 4.617%; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916: (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.1447%; (b) 5.872%.
  - (ii) Not owned beneficially: (a) .....; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$7,526,381.06 is on realty situate in Ontario, and \$3,846,930.00 is on realty situate elsewhere in Canada.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 54; amount, \$152,342.46.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$26,004,418.00.
  - (ii) Not so owned: .....



- 
11. How often are the securities held by the Corporation valued? Annually.
  12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General Manager, \$10,000.00; other officers, \$118,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
  13. Date when the accounts of the Corporation were last audited? As at December 31st, 1916.
  14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: M. H. Rowland and F. G. Jewell, C.A., London, Ont.  
For 1917: M. H. Rowland and F. G. Jewell, C.A., London, Ont.
  15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1st April, 1st July, 2nd October—each 3%.
  16. What is the date appointed for the Annual Meeting? 14th February, 1917. Date of last Annual Meeting? 9th February, 1916.
  17. Special General Meetings held in 1916: Dates, none.

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY.

Head Office, Sarnia.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Industrial Mortgage and Savings Company, of Sarnia, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 197 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

John Cowan, K.C., President, Sarnia, Ont.;	January, 1916;	January, 1918.
W. G. Willoughby, 1st Vice-Pres., Watford, Ont.;	" 1916;	" 1918.
John McFarlane, 2nd Vice-Pres., Sarnia;	" 1916;	" 1918.
William McDonald, Director, Brigden, Ont.;	" 1915;	" 1917.
Malcolm McGugan, Director, Mount Brydges, Ont.;	" 1915;	" 1917.
Wm. G. Hall, Director, Watford;	" 1915;	" 1917.
Byron Stephens, Director, Brigden, Ont.;	" 1915;	" 1917.
William Armstrong, Director, Wyoming, Ont.;	" 1916;	" 1918.
John H. Anderson, Director, Oil Springs;	" 1916;	" 1918.
Thomas Paul, Director, Sarnia;	" 1916;	" 1917.
D. N. Sinclair, Managing-Secretary, Sarnia, Ont.		

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$601,900, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock .....	12,038	\$ 50	\$ 601,900	\$ 601,297 c. 00	\$ 603 c. 00

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock fully called; total called, \$601,900; total paid thereon .....	\$601,297 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	24,051 88
5. (e) Unappropriated profits in respect of (1) .....	2,898 98
6. (f) Reserve fund in respect of (1) .....	320,000 00
	<hr/> \$948,247 86
Liabilities to the Public.	
27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$713,825 65
28. Interest on deposits, due, or accrued, or capitalized.....	23,062 50
29. Debentures issued in Canada .....	539,071 78
30. Interest due and accrued on (29) .....	12,093 34
	<hr/> 1,288,053 27
Total liabilities .....	<hr/> \$2,236,301 13
Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
1. (a) Office premises situate as follows:	
2. (i) At 197 Front Street, Sarnia, held in freehold.....	\$19,193 43
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,870,365 86
11. (c) Interest due and accrued on item (9) .....	7,284 30
	<hr/> 1,877,650 16
C.—Debts not above enumerated for which the Corporation holds securities, as follows:	
14. (b) Debts secured by municipal bonds or debentures....	\$255,711 47
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	10,675 52
	<hr/> 266,386 99
E.—Cash.	
31. (a) On hand .....	\$10,101 91
33. (b) In bank .....	57,929 59
	<hr/> 68 031 50
F.—Assets not hereinbefore mentioned.	
37. (a) Office furniture .....	5,039 05
Total assets .....	<hr/> \$2,236,301 13

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand .....	\$24,468 19	
3. (ii) In bank .....	43,871 66	
		\$68,339 85

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Call on joint stock permanent capital .....	\$2,175 00	
5. (b) Premiums on (4) .....	950 00	
		3,125 00

## C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal . . .	\$238,449 04	
11. (ii) Interest . . .	105,622 56	
(b) On other securities:		
12. (i) Principal . . .	68,432 36	
13. (ii) Interest or dividends .....	10,339 11	
		422,843 07

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$1,014,597 58	
27. (c) Borrowed on debentures .....	180,027 00	
		1,194,624 58

## G.—Receipts from other sources, viz.:

30. (a) Rents from office building .....	\$513 55	
(b) General interest on bank balances .....	917 95	
		1,431 50
Total .....		\$1,690,364 00

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages or realty .....	\$274,546 25	
Loaned or invested in other securities, viz.:		
2. (i) Municipal debentures .....	135,468 94	
3. (ii) Permanent stock .....	16,885 00	
		\$426,900 19

## B.—Expended on Stock Account.

3. Dividends paid on permanent stock .....	41,975 05
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## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		(Col. 1.)	(Total Col. 4.)
19. (b) Deposits:			
Principal . . . . .	\$973,167 73		
Interest . . . . .	296 72		
20. (c) Debentures issued in Canada:			
Principal . . . . .	145,979 00		
Interest . . . . .	21,821 30		
			\$1,141,264 75
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees . . . . .	\$6,873 00		
26. (b) Commission or brokerage . . . . .	780 50		
28. (d) Stationery, postage, printing and advertising . . . . .	830 44		
29. (e) Law costs . . . . .	25 00		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates . . . . .	3,350 32		
32. (h) Registration fee . . . . .	155 00		
			12,014 26
E.—Other Expenditure, viz.:			
35. (b) Office furniture . . . . .			178 25
F.—Balance.			
37. (a) Cash on hand and in bank . . . . .			68,031 50
Total . . . . .			\$1,690,364 00

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$108,512.65; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Estimated, \$230,000.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.31%; on debentures, 4.65%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) 5¼%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,599,495.16 is on realty situate in Ontario, and \$278,155.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, nil.
  - (ii) Not so owned: No., none; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$3,600,000.00.
  - (ii) Not so owned: Nil.

11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$12,000.00; Accountant, \$6,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? Audited monthly.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Henry Ingram and A. B. Telfer.  
For 1917: Henry Ingram and A. B. Telfer.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1916, and July 2nd, 1916; rate, 7% per annum.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? January 28th, 1916.
17. Special General Meetings held in 1916: Dates, none.

LANDED BANKING AND LOAN COMPANY.

Head Office, Hamilton, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Acts Consol. Stat. U. C., chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, 16th December, 1876.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Landed Banking and Loan Company of Hamilton, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 47 James Street South, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

C. S. Scott, F.C.A., President, Hamilton;	7th February, 1916;	5th February, 1917.
Robert Hobson, Vice-President, Hamilton;	"	"
Paul J. Myler, Director, Hamilton;	"	"
Charles Mills, Director, Hamilton;	"	"
E. H. Ambrose, Director, Hamilton;	11th October, 1916;	"
C. W. Cartwright, Mgr.-Dir., Hamilton;	7th February, 1916;	"

A. Permanent capital stock: Total amount authorized, \$1,050,000.00; total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully paid stock .....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000 00 c.	\$ ..... c.
Totals.....	10,000	100	1,000,000	1,000,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	39,997 70	
5. (e) Unappropriated profits in respect of (1) .....	6,348 27	
6. (f) Reserve fund in respect of (1) .....	775,000 00	
		\$1,821,345 97

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$1,100,797 42	
29. Debentures issued in Canada .....	351,416 52	
30. Interest due and accrued on (29) .....	5,457 75	
31. Debentures issued elsewhere than in Canada .....	476,446 38	
32. Interest due and accrued on (31) .....	3,113 47	
40. Other liabilities to the public, viz.: .....		
41. (a) Advertising, auditors, valuers, war tax .....	3,037 22	
		1,940,268 76
Total liabilities .....		\$3,761,614 73

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows: At Hamilton, held in freehold .....	\$65,000 00	
5. (b) Freehold land (including buildings), other than fore- going . . . . .	850 00	
		\$65,850 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than 10) secured by mortgages of land.	\$3,234,048 50	
10. (b) Debts secured by mortgage land held for sale.....	3,319 13	
		3,237,367 63

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$60,789 99	
17. (e) Debts secured by Dominion Government stock or bonds, War Loan .....	42,313 91	
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada .....	15,270 78	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	17,277 81	
22. (j) Debts secured by advances on stocks and bonds not owned by Company .....	80,104 36	
		215,756 85

E.—Cash.

31. (a) On hand .....	\$5,769 06	
32. (b) In banks .....	157,073 22	
		162,842 28



BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.		
37. (a) Bell Telephone Company Bonds .....	\$16,263 64	
39. (c) Hamilton Cataract Power Co. Bonds .....	6,875 70	
41. (e) Dominion Realty Co. Bonds .....	56,658 63	
		\$79,797 97
Total assets .....		\$3,761,614 73

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1915.		
		Total Col. 4.
1. (a) Cash (not already shown under (1)):		
2. (i) On hand .....	\$3,187 12	
3. (ii) In bank .....	230,080 46	
		\$233,267 58
B.—Sums Received Wholly or Partly on Capital Stock.		
4. (a) Calls on Joint Stock Permanent Capital .....		12,030 00
5. (b) Premiums on (4) .....		2,006 00
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10. (i) Principal .....	}	587,307 96
11. (ii) Interest.....		
(b) On other securities:		
12. (i) Principal.....		
13. (ii) Interest or dividends.....		
(c) Unsecured debts:		
14. (i) Principal.....	}	
15. (ii) Interest.....		
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17. (b) Rents .....		49 85
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits .....		2,123,349 52
27. (c) Borrowed on debentures .....		42,156 00
G.—Receipts from other sources, viz.:		
30. (a) Bank interest, rents, etc. ....		10,626 33
Totals .....		\$3,010,793 24

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty and other securities..	.....	\$507,068 62

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	.....	79,332 89
--	-------	-----------

## C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits:			
Principal .....	\$2,054,259 85		
Interest .....	461 53		
20. (c) Debentures issued in Canada:			
Principal .....	79,343 00		
Interest .....	17,186 31		
21. (d) Debentures issued elsewhere:			
Principal .....	49,274 99		
Interest .....	23,358 94		
			2,223,884 62

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$17,850 40		
28. (d) Stationery, postage, printing and advertising .....	1,519 67		
31. (g) Travelling expenses .....	5,664 60		
32. (h) Registration fees and taxes .....	5,378 64		
			30,413 31

## E.—Other Expenditures, viz.:

34. (a) Office buildings .....		3,628 66
35. (b) Valuators' commission .....		3,491 35
36. (c) Debenture expense .....		131 51

## F.—Balance.

37. (a) Cash on hand and in banks .....		162,842 28
Total .....		\$3,010,793 24

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$98,535.75; issued elsewhere, \$71,978.00.
2. Amount of other existing obligations which will mature in 1917: \$1,100,797.42.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Approximately, \$400,000.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.692%; on debentures, 4.682%; on debenture stock, none.

5. Average rate of interest per annum received by the Corporation during 1916:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 7.2103%; (b) 5.629%.  
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,506,468 is on realty situate in Ontario, and \$1,727,580.28 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:  
(i) Funds or securities owned beneficially: None.  
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:  
(i) Owned beneficially: No., 2; amount, \$1,711.89.  
(ii) Not so owned: None; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially: \$7,000,000.00.  
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly, or oftener.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$10,000.00; Accountant and Teller, \$5,000.00 each; Ledger-keeper and Inspectors, \$2,000.00 each.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: R. E. Young, Toronto; G. E. F. Smith, Hamilton.  
For 1917: R. E. Young, Toronto; G. E. F. Smith, Hamilton.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively 3rd January, 1916, 4%; 3rd July, 1916, 4%.
16. What is the date appointed for the Annual Meeting? 1st Monday in February.  
Date of last Annual Meeting? 7th February, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE BRITISH MORTGAGE LOAN COMPANY OF ONTARIO.

Head Office, Stratford, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 V. c. 38 (O), now R.S.O. 1914, c. 184.

The lending and the borrowing powers of the company are derived from its Letters Patent and the above public general Statute.

ANNUAL STATEMENT

Of the condition and affairs of The British Mortgage Loan Company of Ontario at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 27 Downie Street, in the City of Stratford, in the Province of Ontario.

The board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:—

John Brown, President, Stratford;	Jan. 27th, 1916; Jan. 25th, 1917.
J. W. Scott, Vice President, Listowel;	" "
James Trow, Director, Stratford;	" "
Dr. James A. Robertson, Director, Sebringville;	" "
Theo. Parker, Director, Stratford;	" "
Hon. Nelson Monteith, Director, Stratford;	" "
Thomas Ballantyne, Director, Stratford;	" "
J. A. Davidson, Managing Director and Secretary, Stratford, Aug. 1st, 1914.	

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$450,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 2nd June, 1902.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
1. Fully called.....	4,500	\$ 100	\$ 450,000	\$ c. 450,000 00	.....
Totals..... ..	4,500	100	450,000	450,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, -916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (a) Ordinary joint stock capital fully called; total called, \$450,000; total paid thereon .....	\$450,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	20,250 00	
5. (e) Unappropriated profits in respect of (1) .....	7,000 89	
6. (f) Reserve fund in respect of (1) .....	340,000 00	
		\$817,250 89

Liabilities to the Public.

27. Deposits (including all interest to 31st December, 1915, capitalized), right reserved to require 30 days' notice of any withdrawal .....	\$810,900 38	
29. Debentures issued in Canada .....	708,393 85	
30. Interest due and accrued on (29).....		
		1,519,294 23
Total liabilities .....		\$2,336,545 12

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (a) Office premises situate as follows:		
2. (i) At Stratford, held in freehold .....		\$20,000 00
B.—Debts Secured by Mortgages of Land.		
9. (a) Debts secured by mortgages of land and interest accrued .....		1,920,250 00
C.—Debts not above enumerated for which the Corporation holds Securities as follows:—		
14. (b) Debts secured by municipal bonds or debentures .....		342,687 00
E.—Cash.		
32. In bank, Stratford .....		53,608 12
Total assets .....		\$2,336,545 12

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1915.		
	Col. 1.	Total (Col. 4).
1. (b) Cash (not already shown under (1):	—	
3. (ii) In bank .....		\$81,652 70

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

C.—Receipts on account of Investments, Loans or Debts.		Col. 1.	Total (Col. 4).
(a) On mortgages of realty:—			
10.	(i) Principal and interest .....	\$378,142 67	
	(ii) Interest general .....	433 10	
			\$378,575 77
F.—Borrowed Money.			
26.	(b) Borrowed by taking deposits .....	\$1,241,983 68	
27.	(c) Borrowed on debentures .....	301,863 85	
			1,543,847 53
	Total .....		\$2,004,076 00

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
		Col. 1.	Col. 4.
1.	(a) Loaned on mortgage of realty (including item 7) ..	\$412,581 68	
	(b) Loaned or invested on other securities, viz.:		
2.	(i) Municipal and provincial debentures .....	202,337 85	
			\$614,919 53
B.—Expended on Stock Account.			
8.	Dividends paid on permanent stock .....		38,250 00
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:			
19.	(b) Deposits: Principal .....	\$1,122,892 66	
	Interest .....	28,507 25	
20.	(c) Debentures issued in Canada: Principal .....	101,033 54	
	Interest .....	28,961 17	
			1,281,394 62
D.—Management Expenses (other than foregoing).			
25.	(a) Salaries, wages and fees .....	\$7,209 50	
26.	(b) Commission or brokerage .....	824 05	
28.	(d) Stationery, postage, printing and advertising .....	1,011 64	
29.	(e) Insurance and bond premiums .....	94 25	
30.	(f) Fuel, rent, taxes (other than 7 and 32) and rates (civic) .....	212 02	
31.	(g) Provincial taxes .....	1,111 91	
32.	(h) Registration fees .....	160 00	
33.	(i) Other management expenditure: Votes of shareholders to President and Vice-President .....	660 00	
			11,283 37

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## E.—Other Expenditure, viz.:

34. (a) Improvement of office premises .....	\$2,305 56	
35. (b) Patriotic Fund and Red Cross subscriptions .....	1,125 00	
36. (c) Dominion War Consolidated Revenue Fund .....	1,189 80	
		4,620 36

## F.—Balance.

37. (b) Cash in bank .....	53,608 12
Totals .....	\$2,004,076 00

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$124,013.00; issued elsewhere, none
2. Amount of other existing obligations which will mature in 1917. None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$462,605.00
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.57%; on debentures, 4.81%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 6.05%; (b) 5.77%.
    - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$1,920,250.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, none.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$3,965,500.00.
  - (ii) Not so owned: .....
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. J. A. Davidson, \$5,000; W. P. Bradshaw, \$2,000; W. F. Nickel, \$2,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 5th, 1917.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):
 

For 1916: Geo. Hamilton and Wm. Irwin, Stratford.  
For 1917: Geo. Hamilton and Wm. Irwin, Stratford.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1916; July 2nd, 1916; dividends paid each date at rate of 8% and 9% respectively.
16. What is the date appointed for the Annual Meeting? January 25th, 1917. Date of last Annual Meeting? January 27th, 1916.
17. Special General Meetings held in 1916: Dates, none.



COLONIAL INVESTMENT AND LOAN COMPANY.

Head Office, Toronto.

Incorporated under special Act of Canada, 63-4 V., c. 95.

ANNUAL STATEMENT

Of the condition and affairs of the Colonial Investment and Loan Company, of Toronto, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

A. J. Jackson, President, Toronto;	Feb. 24th, 1916; Feb. 24th, 1917.
J. H. Mitchell, Vice-President, Toronto, Ont.;	" "
Henry O'Hara, Vice-President, Toronto, Ont.;	" "
A. C. McMaster, Director, Toronto, Ont.;	" "
W. R. White, K.C., Director, Pembroke, Ont.;	" "
A. J. Jackson, Manager, Toronto, Ont.;	Feb 28th, 1916; Feb. 28th, 1917.
J. H. Mitchell, Secretary, Toronto, Ont.	" "

A.—Permanent preference, \$4,900,000; ordinary permanent, \$100,000; total amount subscribed, permanent preference, \$2,455,010.00; ordinary permanent, \$100,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Permanent preferred, May 12th, 1902; gross amount, \$113,570.09; amount paid thereon, \$92,555.92. Ordinary permanent, December 13th, 1910; rate per cent., ten per cent.; gross amount, \$10,000.00; amount paid thereon, \$10,000.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called permanent preference.....	245,501	10	2,455,010 00	2,433,995 83	21,014 17
2. 20 per cent.called, ordinary permanent .....	10,000	10	100,000 00	20,000 00	None
Total .....	255,501	.....	2,555,010 00	2,453,995 83	21,014 17

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

A.—Permanent Capital Stock or Shares.

1. (a) Permanent preference stock capital fully called: Total called, \$2,455,010; total paid thereon .....	\$2,433,995 83	
2. (b) Ordinary joint stock capital 20 per cent. called: Total called, \$20,000; total paid thereon .....	20,000 00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid:		
Permanent preference stock ..	\$73,019 69	
Ordinary permanent stock ....	600 00	
	<u>73,619 69</u>	
5. (e) Unappropriated profits in respect of (1) and (2) (profit and loss) .....	51,463 94	
6. (f) Reserve fund in respect of (1) and (2) .....	300,000 00	
Real Estate Reserve Fund .....	60,000 00	
Unclaimed dividends and balances .....	<u>6,061 48</u>	
		\$2,945,140 94

Liabilities to the Public.

29. Debentures issued in Canada .....	\$94,750 00	
30. Interest due or accrued on (29) .....	2,308 88	
31. Debentures issued elsewhere than in Canada, sterling ..	524,052 34	
32. Interest due or accrued on (31) .....	3,438 35	
41. Other liabilities to the public:		
42. (a) Sundry accounts .....	<u>3,295 40</u>	
		627,844 97
Total liabilities .....		\$3,572,985 91

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) .....	\$439,976 10
--	--------------

B.—Debts secured by Mortgages of Land.

9. (a) *Debts (other than item 10) secured by mortgages of land: Loans .....	\$2,642,662 32	
Less repayments .....	966,892 34	
	<u>\$1,675,769 98</u>	
10. (b) Debts secured by mortgaged lands held for sale ....	14,070 41	
Interest current for month of December, 1916 ..	1,054 90	
11. (c) Interest due or accrued on item 9 and not included therein ..	<u>81,555 52</u>	
12. (d) Of the debts mentioned in item 13 the sum of \$13,576.71 is due by directors or officers of the Corporation (not extended).		
Insurance premiums, taxes, loan expense .....	<u>80,141 74</u>	
		1,852,592 55

\*Mortgages to the value of \$125.00 for each \$100.00 of the aggregate value of outstanding debentures of the Company are deposited with the Imperial Trusts Company of Canada as trustees as security for the debenture holders.

Cr.	Assets.	
C.—Debts not above enumerated, for which the Corporation holds security as follows:		
13. (a) Mortgages and agreements for sale purchased, net cost with accrued charges .....	69,018 41	
14. (b) Debts secured by municipal bonds or debentures ...	230,824 87	
15. (c) Debts secured by public school debentures .....	20,500 57	
16. (d) Debts secured by rural telephone debentures .....	336,376 82	
20. (h) †Debts secured only by permanent stock or shares of the Corporation .....	175,859 42	
22. (j) Stocks owned by the Company .....	202,417 75	
23. (k) Call loans .....	16,723 75	
26. (n) Interest due or accrued on items 14 to 23, not included therein .....	30,002 39	
		\$1,081,723 98

E.—Cash.

32. (b) In banks and trust company .....	194,101 31
--	------------

F.—Assets not hereinbefore mentioned.

41. (e) Office furniture .....	\$1,441 20	
42. (f) Sundry accounts .....	3,150 77	
		4,591 97
Total assets .....		\$3,572,985 91

Note.—Assets reported in 1915 but written off in 1916 (not extended), \$31,047.47.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for its Own Use.				
A.—Balance at 31st December, 1915				
1. Balance on hand and in bank ..	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
	.....	\$215,914 39		
B.—Sums received Wholly or Partly on Capital Stock.				
4. (a) Calls on permanent preference stock .....	.....	.....	\$1,128 13	
C.—Receipts on account of Investments, Loans or Debts.				
(a) On mortgages of realty:				
Repayment of Principal of debentures owned by Company ..				
	.....	21,174 51		
10. (i) Principal, loans repaid, including transfers to real estate .....	.....	546,743 25		
11. (ii) Interest, including December, 1916, accretions .....				\$150,556 03

†Of the debts mentioned in item 20 the sum of \$28,000.00 is due by directors or officers of the Corporation.

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

	(Col. 1.)	(Col. 2.)	(Col. 3.)	(Total Col. 4.)
(b) On other securities:				
Share loans .....		\$32,255 93		
13. (i) Call loans .....		105,570 00		
(ii) Agreements for sale and mortgages purchased, including transfer to real estate .....		16,790 24		
Sale of stocks .....	\$17,689 00	43,915 50		
14. Principal, new loaning plans ..		78,786 29		
15. Repayment in arrears .....		17,237 03		
Accrued interest .....		110,882 77		
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16. (a) Sales (not included in any of the foregoing items) .....		17,204 39		
17. (b) Rents .....	18,220 95			
Profits on properties sold .....	7,314 49			
E.—Miscellaneous.				
19. (b) Discharge of mortgage fees.	647 00			
21. (d) Transfer fees, etc. ....	31 00			
22. (e) Interest on arrears .....	4,693 00			
23. (f) Interest on sundry bank deposits .....	5,323 75			
Sterling Exchange .....	2,080 48			
F.—Borrowed Money.				
27. (c) Borrowed on debentures, sterling ..		99,635 27		
28. (d) Borrowed on debentures, currency ..		49,950 00		
G.—Received from other sources, viz.:				
30. (a) Sundry profits .....	1,862 56			\$208,418 26
(b) Sundry accounts .....		399 92		1,356,459 49
.....				1,128 13
Totals ..	\$208,418 26	\$1,356,459 49	\$1,128 13	\$1,566,005 88

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$116,423 70	
(b) Loaned or invested in other securities:			
2. (i) Share loans .....		31,669 00	
3. (ii) Call loans .....		55,875 00	
4. (iii) Agreements for sale and mortgages purchased .....		954 50	
5. (iv) Mortgages assumed .....		600 00	
6. (c) Real estate purchased, loans transferred ..		113,785 58	
7. (d) Debentures purchased .....		344,154 91	
Stocks purchased .....		17,045 25	



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

B.—Expended on Stock Account.			
	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
8. Dividends on permanent preference stock.	\$132,980 00		
Dividends on ordinary permanent stock ..	1,100 00		
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (c) Debentures issued in Canada: (Principal and interest) .....	5,031 27	76,400 00	
21. (d) Debentures issued elsewhere: Principal, interest .....	27,061 56	173,632 93	
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees—directors, auditors, office assistants, etc. ....	29,727 44		
26. (b) Commission on collections .....	806 78		
27. (c) Agents' commission on debentures and loans .....	1,793 84		
28. (d) Stationery, postage, printing and advertising .....	2,045 01		
29. (e) Law costs .....	126 88		
30. (f) Office rent .....	4,230 10		
31. (g) Travelling expenses .....	1,149 90		
32. (h) Registration fees (Ontario) .....	200 00		
33. (i) Other management expenditure:			
Head office and agency charges .....	639 27		
Stamp duty, etc. ....	148 29		
E.—Other Expenditures, etc.			
34. (a) Trustees' fees, debenture holders ....	676 80		
35. (b) Registrar and transfer fees .....	400 00		
36. (c) Expenditure real estate .....	29,081 75		
Special audit fees .....	175 30		
Local Government tax .....	2,726 78		
War tax .....	3,479 37		
Other .....	1 09		
Accrued interest portion of repayments .....		176,945 72	
Loan expense, taxes and insurance premiums .....		18,202 21	
Office furniture .....		164 30	
Sundry accounts .....		2,479 04	
F.—Balance.			
			\$243,581 43
37. (b) Cash on hand on in banks .....		194,101 31	1,322,424 45
Totals ..	\$243,581 43	\$1,322,424 45	\$1,566,005 88

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$62,050.00; issued elsewhere, \$300,331.71.
2. Amount of other existing obligations which will mature in 1917: .....
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.
4. Average rate of interest per annum paid by the Corporation during in 1916: On deposits, none; on debentures,  $4\frac{1}{2}\%$  to  $5\frac{1}{2}\%$ ; on debenture stock, none.



5. Average rate of interest per annum received by the Corporation during 1916:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 8.237% loans; (b) stocks, 6.532%; debentures, 7.288%.  
(ii) Not owned beneficially: (a) 8.237% loans; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$62,654.98 is on realty situate in Ontario, and \$824,094.12 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$152,358.34 is on realty situate in Ontario, and \$636,662.54 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:  
(i) Funds or securities owned beneficially: \$87,104.65.  
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:  
(i) Owned beneficially: No. 1; amount, \$375.00.  
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation: \$7,471,850.11.
11. How often are the securities held by the Corporation valued? As occasion may require.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. General Manager, \$10,000; Acting Secretary, \$4,000; Cashier, \$5,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 30th, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: G. T. Clarkson, F.C.A., Toronto, Ont.; Jas. Hardy, F.C.A., Toronto.  
For 1917:
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 3rd, 1916, 2½%; July 3rd, 1916, 3%.
16. What is the date appointed for the Annual Meeting? February 22nd, 1917. Date of last Annual Meeting? February 24th, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE LAMBTON LOAN AND INVESTMENT COMPANY.

Head Office, Sarnia, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, 9 Vict., c. 90 (Province of Canada) by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The Society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts all of which became consolidated as chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880 to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Lambton Loan and Investment Company, of Sarnia, Ontario, at the 31st of December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 191 Front Street, in the City of Sarnia, in the Province of Ontario.

The Board is constituted of eight directors holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Norman S. Gurd, President, Sarnia;	1st January, 1916; 1st January, 1918.
David Milne, Vice-President, Sarnia;	" "
W. J. Hanna, Director, Toronto;	" "
John Webster, Director, Florence;	" "
F. F. Pardee, Director, Sarnia;	1st January, 1917; 1st January, 1919.
Robert Mackenzie, Director, Sarnia;	" "
John D. Livingston, Director, Forest;	" "
John Scott, Director, Wallaceburg;	" "
J. H. Kittermaster, Manager, Sarnia;	

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$789,750, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Buildings Society Acts.

Description.	Total amount issued and subsist- ing at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares	—		
1. Fully called stock. ....	15,795	\$ 50	\$ 789,750	\$ 789,750	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock fully called; total called, \$789,750.00; total paid thereon .....	\$789,750 00
4. (d) Dividends declared in respect of (1) .....	39,487 50
6. (f) Reserve fund in respect of (1) .....	700,000 00
7. (g) Contingent fund in respect of (1) .....	11,903 62
	<u>\$1,541,141 12</u>
Liabilities to the Public.	
27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$1,133,606 43
28. Interest on deposits due, or accrued or capitalized .....	40,354 09
29. Debentures issued in Canada .....	524,042 15
30. Interest due and accrued .....	11,309 83
	<u>1,709,312 50</u>
Total liabilities .....	<u>\$3,250,453 62</u>
Cr. Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
1. (a) Office premises situate as follows:	
2. (i) At Town of Sarnia; held in freehold .....	\$19,000 00
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$2,731,444 87
10. (b) Debts secured by mortgaged land held for sale.....	24,137 31
	<u>2,755,582 18</u>
C.—Debts not above enumerated for which the Corporation holds securities, as follows:	
14. (b) Debts secured by municipal bonds or debentures...	\$103,640 13
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	44,331 49
22. (j) Debts secured by Imperial Oil Company Stock.....	41,132 00
23. (k) Debts secured by Dominion of Canada Bonds.....	50,200 00
24. (l) Debts secured by Canada Permanent Mtg. Co. Stock.	125 00
25. (m) Debts secured by Anglo-French Bonds .....	98,550 00
	<u>337,978 62</u>
E.—Cash.	
31. (a) On hand .....	\$25,990 02
32. (b) In bank .....	111,902 80
	<u>137,892 82</u>
Total assets .....	<u>\$3,250,453 62</u>



CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balance for 31st December, 1915.

1. Cash:		
2. (i) On hand .....	\$18,390 96	
3. (ii) In bank .....	93,854 96	
		\$112,245 92

C.—Receipts on account of Investments, Loans or Debts.

(a) On Mortgages of Realty:		
10. (i) Principal .....	\$325,922 85	
11. (ii) Interest .....	150,787 18	
(b) On other securities:		
12. (i) Principal .....	49,839 41	
13. (ii) Interest or dividends .....	16,893 95	
		543,443 39

F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$1,467,905 98	
27. (c) Borrowed on debentures .....	240,634 52	
		1,708,540 50

G.—Receipts from other sources.

30. (a) General interest .....	3,026 60	
Total .....		\$2,367,256 41

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$366,151 61	
(b) Loaned or invested in other securities:		
3. (ii) Municipal debentures .....	13,633 82	
5. (iv) Shareholders' stock .....	5,805 00	
Anglo-French Bonds and Dominion of Canada Bonds.....	146,798 34	
Imperial Oil Company and Canada Permanent Stock.....	48,870 00	
7. (e) Insurances or taxes advanced on property mortgaged to the Corporation .....	2,506 30	
		\$583,765 07

B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	63,180 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid.



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

19. (b) Deposits:			
Principal . . . . .	\$1,335,501	67	
Interest . . . . .	725	18	
20. (c) Debentures issued in Canada:			
Principal . . . . .	207,948	60	
Interest . . . . .	21,090	02	
			1,565,265 47
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees . . . . .	\$8,863	33	
26. (b) Commission . . . . .	163	75	
28. (d) Stationery, postage, printing and advertising . . . . .	1,067	48	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates . . . . .	2,797	46	
31. (g) Travelling expenses . . . . .	255	40	
32. (h) Registration fees . . . . .	205	00	
33. (i) Other management expenditure . . . . .	1,176	21	
			14,528 63
E.—Other Expenditure, viz.:			
34. (a) General interest . . . . .	\$86	93	
35. (b) Tax on income . . . . .	1,637	49	
36. (c) Patriotic Fund donations . . . . .	900	00	
			2,624 42
F.—Balance.			
37. (a) Cash on hand and in bank . . . . .			137,892 82
Total . . . . .			\$2,367,256 41

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$188,766.96; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Estimated, \$350,000.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.43%; on debentures, 4.27%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 5.52%; (b) 5%.
  - (ii) Not owned beneficially: (a) Nil; (b) . . . . .
6. Of the mortgages owned beneficially by the Corporation, \$2,698,791.74 is on realty situate in Ontario, and \$56,790.44 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., . . . . .; amount, . . . . .
  - (ii) Not so owned: No., . . . . .; amount, . . . . .

- 
10. Aggregate market value of land mortgaged to the Corporation:  
    (i) Mortgages owned beneficially: \$4,133,373.27.  
    (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000.00; Accountant, \$5,000.00; Cashier, \$5,000.00.  
    (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? Daily audit.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
    For 1916: A. F. Wade, Alex. Saunders.  
    For 1917: A. F. Wade, Alex. Saunders.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st, 1916, July 1st, 1916; 4% and 5%.
16. What is the date appointed for the Annual Meeting? Fourth Monday in January.  
    Date of last Annual Meeting? January 24th.
17. Special General Meetings held in 1916: Dates, none.

THE SOUTHERN LOAN AND SAVINGS COMPANY.

Head Office, St. Thomas, Ontario.

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Southern Loan and Savings Company, The South-Western Farmers' and Mechanics' Savings and Loan Society and The Star Loan Company.

The agreement for the amalgamation of these Companies under the name of The Southern Loan and Savings Company was duly executed by the said several Corporations on the twenty-third day of September, A.D. 1903, and duly ratified by the shareholders of the said respective Corporations on the seventeenth day of November, A.D. 1903, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated twenty-fifth day of November, A.D. 1903.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Southern Loan and Savings Company, of St. Thomas, Ont., as at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of said Province.

The head office of the Corporation is at No. 390 Talbot Street, in the City of St. Thomas, in the Province of Ontario.

The Board is constituted of seven directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Wm. Mickleborough, President, St. Thomas;	March 6th, 1916;	February 15th, 1917.
Geo. K. Crocker, Vice-President, St. Thomas;	"	"
Robert Kains, M.D., Director, St. Thomas;	"	"
James A. Bell, Director, St. Thomas;	"	"
E. A. Miller, Director, Aylmer;	"	"
C. W. Marlatt, M.D., Director, St. Thomas;	"	"
W. L. Wickett, B.A., Director, St. Thomas;	"	"
J. W. Stewart, Secretary, Manager, St. Thomas.		

A. Permanent capital stock: Total amount authorized, \$908,950; total amount subscribed, \$908,950, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock .....	18,179	\$ 50	\$ 908,950	\$ 908,950 c. 00	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital called; total called, \$908,950; total paid thereon .....	\$908,950 00
4. (d) Dividends declared in respect of (1), but not yet paid.....	27,268 50
5. (e) Unappropriated profits in respect of (1) .....	12,011 94
6. (f) Reserve fund in respect of (1) .....	215,000 00
Liabilities to the Public.	
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal .....	492,633 82
29. Debentures issued in Canada .....	678,700 00
30. Interest due and accrued on (29) .....	15,898 68
37. Owing to banks, including interest due or accrued .....	22,176 39
Total liabilities .....	\$2,372,639 33

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
1. (a) Office premises at St. Thomas, Ontario, held in freehold .....	\$22,000 00
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land.....	2,222,368 22
C.—Debts not above enumerated for which the Corporation holds securities, as follows.	
14. (b) Debts secured by municipal bonds or debentures.....	25,083 57
16. (d) Debts secured by loan corporations' debentures .....	2,802 64
17. (e) Debts secured by Dominion Government stock or bonds.....	49,768 95
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada .....	10,075 20
19. (g) Debts secured by stocks or bonds of other Governments.....	30,336 95
E.—Cash.	
33. Cash on hand .....	10,203 80
Total assets .....	\$2,372,639 33

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.	
A.—Balances from 31st December, 1915.	
1. Cash:	
2. (i) On hand .....	\$3,250 08
3. (ii) In bank .....	24,574 92
	<hr/>
	\$27,825 00



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal . . . . .	\$252,416 51
11.	(ii) Interest . . . . .	117,958 24
(b) On other securities:		
12.	(i) Principal debenture loans and bonds . . . . .	1,411 40
13.	(ii) Interest or dividends . . . . .	3,987 35

## E.—Miscellaneous.

19.	(b) Premium or bonus on loans . . . . .	177 20
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## F.—Borrowed Money.

25.	(a) Bank advance . . . . .	22,176 39
26.	(b) Borrowed by taking deposits . . . . .	699,901 73
27.	(c) Borrowed on debentures . . . . .	148,200 00

## G.—Receipts from other sources, viz.:

30.	(a) Rents, office building . . . . .	2,361 28
	(b) Bank interest . . . . .	681 22
	(c) Sundries . . . . .	3 05

Totals . . . . .	\$1,277,099 37
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1.	(a) Loaned on mortgages of realty . . . . .	\$294,755 39
	(b) Loaned or invested in other securities, viz.:	
	(i) Debentures and bonds . . . . .	76,128 39

## B.—Expended on Stock Account.

8.	Dividends paid on permanent stock . . . . .	54,478 83
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(a) Bank account (principal and interest) . . . . .	210 22
19.	(b) Deposits: Principal, \$677,777.62; interest, \$263.85 . . . . .	678,041 47
20.	(c) Debentures issued in Canada: Principal, \$113,650.00; interest, \$30,469.07 . . . . .	144,119 07

## D.—Management Expenses (other than foregoing):

25.	(a) Salaries, wages and fees . . . . .	8,750 54
26.	(b) Commission or brokerage . . . . .	2,248 96
28.	(d) Stationery, postage, printing and advertising . . . . .	653 78
29.	(e) Law costs . . . . .	25 00
30.	(f) Fuel, rent, taxes (other than 7 and 32) . . . . .	2,974 03
31.	(g) Travelling expenses . . . . .	410 20
32.	(h) Registration fees . . . . .	150 00
33.	(i) Other management expenditure . . . . .	1,312 43

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## E.—Other Expenditures, viz.:

34. (a) Maintenance of Company's building .....	\$2,137 26
35. (b) Donation to Red Cross .....	500 00

## F.—Balance.

37. (a) Cash on hand .....	10,203 80
Total . . . . .	\$1,277,099 37

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$118,000.00; issued elsewhere, .....
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Approximately, \$500,000.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.55%; on debentures, 4.83%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.34%; (b) 5.00%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$2,222,368.22 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 8; amount, \$17,208.90.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$4,085,355.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Continually under revision.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$8,000.00; Accountant, \$5,000.00; Teller, \$5,000.00; Book-keeper, \$2,000.00; Inspector, \$1,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):
 

For 1916: Richard Graham, E. H. Caughill.

For 1917:
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 2nd January, 2nd July, 3% (6% per annum).
16. What is the date appointed for the Annual Meeting? 15th February, 1917. Date of last Annual Meeting? 6th March, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE ONTARIO LOAN AND DEBENTURE COMPANY.

Head Office, London, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under Building Societies Act, Con. Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The lending and borrowing powers are governed by 52 Vict. (1889), c. 94 (D.); 57-58 Vict. (1894), c. 116 (D.), and by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Ontario Loan and Debenture Company, of London, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 139 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

John McClary, President, London;	9th February, 1916; 14th February, 1917.
A. M. Smart, First Vice-Pres., London;	" "
Thos. H. Smallman, Director, London;	" "
Lieut.-Col. Wm. M. Gartshore, Director, London;	" "
John M. Dillon, Director, London;	" "
Chas. R. Somerville, Director, London;	" "
Moses Masuret, Director, London;	" "
Thomas P. McCormick, Director, London;	" "
Alfred M. Smart, Manager and Secretary-Treasurer, London;	1st August, 1906.

A. Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,550,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
		\$	\$	\$ c.	\$ c.
1. Fully called stock .....	31,000	50	1,550,000	1,550,000 00	.....
2. Partly " .....	20,000	50	1,000,000	200,000 00	800,000 00
Total .....	51,000	.....	2,550,000	1,750,000 00	800,000 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,550,000; total paid thereon .....	\$1,550,000 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$200,000.00; total paid thereon ....	200,000.00	
4. (d) Dividends declared in respect of (1) and (2), but not yet paid .....	39,375 00	
5. (e) Unappropriated profits in respect of (1) and (2) ..	53,593 56	
6. (f) Reserve fund in respect of (1) and (2) .....	1,850,000 00	
		\$3,692,968 56

Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved to require 30 to 60 days' notice of any with- drawal* .....	\$942,742 69	
28. Interest on deposits capitalized during the year .....	\$35,032 48	
29. Debentures issued and payable in Canada .....	1,183,333 02	
30. Interest due and accrued on (29) .....	17,117 69	
31. Debentures issued in Canada but payable elsewhere ....	1,821,934 69	
32. Interest due and accrued on (31) .....	18,058 44	
		3,983,186 53
Total liabilities .....		\$7,676,155 09

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:—		
2. (i) At London, Ont., held in freehold .....	\$69,000 00	
5. (b) Freehold land (including buildings), other than foregoing .....	65,988 65	
		\$134,988 65

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land, less amount retained to pay prior mort- gages, \$788.34 .....	\$6,319,566 87	
10. (b) Debts secured by mortgaged land held for sale.....	16,851 80	
		6,336,418 67

C.—Debts not above enumerated for which the Corporation  
holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures...	\$427,111 48
15. (c) Debts secured by Public School debentures .....	54,693 69
16. (d) Debts secured by Loan Corporations' debentures...	4,606 29

\*On amounts of \$1,000 and under, 30 days' notice; over \$1,000, 60 days' notice.



## Assets.—Continued.

17. (e) Debts secured by Dominion Government stock or bonds . . . . .	121,866 13	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada . . . . .	69,159 04	
Debts secured by stock or bonds of other governments..	97,098 58	
20. (h) Debts secured only by permanent stock or shares of the Corporation . . . . .	441 56	
22. (j) Debts secured by Bank stock . . . . .	19,108 34	
23. (k) Debts secured by Railroad stock . . . . .	2,352 59	
		796,437 70

## E.—Cash.

32. (b) In banks in London, England . . . . .	\$119,707 67	
In banks in Canada . . . . .	285,602 40	
		405,310 07

## F.—Assets not hereinbefore mentioned.

37. (a) Stocks (owned) . . . . .	3,000 00	
Total assets . . . . .	\$7,676,155 09	

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1915.

3. (ii) Cash in bank . . . . .	\$440,388 47
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## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal . . . . .	\$790,837 84	
11. (ii) Interest . . . . .	472,087 07	
(b) On other securities:		
12. (i) Principal . . . . .	279,740 90	
13. (ii) Interest or dividends . . . . .	40,418 15	
		1,583,083 96

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents . . . . .	3,854 81
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits . . . . .	\$1,926,084 44	
27. (c) Borrowed on debentures . . . . .	694,933 88	
		2,621,018 32

## G.—Receipts from other sources, viz.:

30. (a) Interest on bank accounts, etc. . . . .	\$11,936 28	
(b) Gains on sterling exchange . . . . .	9,345 92	
		21,282 20
Total . . . . .	\$4,669,627 76	

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## A.—Sums Loaned or Invested on Capital Account.

1.	(a) Loaned on mortgages of realty .....	\$338,469 62	
	(b) Loaned on or invested in other securities, viz.:		
2.	(i) Government bonds .....	245,070 70	
3.	(ii) Invested in municipal and school debentures. ....	171,504 62	
4.	(iii) Railroad stock .....	8,000 00	
5.	(iv) This Company's debentures .....	2,085 00	
			\$765,129 94

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

8.	Dividends paid on permanent stock .....	\$157,500 00
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## C.—Borrowed Money (other than foregoing), or interest.

19.	(b) Deposits: Principal, \$2,090,081.74; interest, \$467.43..	\$2,090,549 17	
20.	(c) Debentures issued and payable in Canada: Principal, \$636,683.84; interest, \$56,720.76 .....	693,404 60	
21.	(d) Debentures issued in Canada and payable elsewhere: Principal, \$400,447.05; interest, \$87,613.10 .....	488,060 15	
			3,272,013 92

## D.—Management Expenses (other than foregoing).

25.	(a) Salaries, wages and fees .....	\$25,980 19	
26.	(b) Commission or brokerage .....	21,893 14	
28.	(d) Stationery, postage, printing, advertising, etc. ....	4,953 47	
30.	(f) Taxes (other than in 7 and 32) and rates .....	7,966 10	
31.	(g) Travelling expenses .....	1,108 87	
32.	(h) Registration fee .....	250 00	
			62,151 77

## E.—Other Expenditures.

34.	(a) Dominion Government Special War Revenue and Business Profits Tax.		
	Retroactive, applicable to 1915 .....	\$1,922 08	
	For the full year, 1916 .....	5,599 98	
			7,522 06

## F.—Balance.

37.	(b) Cash in banks .....	405,310 07	
	Total . . . . .	\$4,669,627 76	

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued and payable in Canada, \$545,498.02; issued in Canada and payable elsewhere, \$564,311.90.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$1,546,521.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.3760%; on debentures, 4.4728%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.0624%; (b) 5.8786%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$3,791,219.62 is on realty situate in Ontario, and \$2,528,347.25 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$97,578.76.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 43; amount, \$133,587.05.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$15,468,286.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000; Accountant, \$5,000; Teller, \$5,000; Inspector, \$4,000; other officers and clerks, \$14,000; total, \$33,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 26th January, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.  
For 1917: F. G. Jewell, C.A., and J. F. Kern, both of London, Ont.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1st April, 3rd July, and 2nd October; 2¼% each time.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in each February. Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE VICTORIA LOAN AND SAVINGS COMPANY.

Head Office, Lindsay, Ontario.

Incorporated under the Building Societies Act, 1887, c. 169, as amended by 56 V. c. 31 (O.), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 V. c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the Victoria Loan and Savings Company, of Lindsay, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 71 Kent Street, in the Town of Lindsay, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

W. Flavelle, President, Lindsay;	February 5th, 1915; February 5th, 1917.
R. J. McLaughlin, K.C., Vice-President, Toronto:	" "
W. H. Clarke, M.D., Vice-President, Lindsay:	" "
W. H. Stevens, B.A., Director, Lindsay:	" "
J. B. Begg, Director, Lindsay:	" "
H. J. Lytle, Director, Lindsay:	" "
F. C. Taylor, Director, Lindsay:	" "
T. H. Stinson, Director, Lindsay;	" "
W. Walden, Director, Lindsay:	" "
C. E. Weeks, Manager, Lindsay, Ont.	

A permanent capital stock; total amount authorized, \$500,000; total amount subscribed, \$400,000, as more particularly set out in Schedule A hereto.  
Amount paid in, \$400,000.00.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting 31st December, 1916			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
1. Fully called stock ....	4,000	\$ 100	\$ 400,000	\$ c. 400,000 00	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr.	Capital and Liabilities.	
Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (a) Ordinary joint stock capital fully called; total called, —————; total paid thereon .....	\$400,000 00	
4. (d) Dividends declared in respect of (1) but not yet paid .....	9,000 00	
5. (e) Unappropriated profits in respect of (1) .....	4,071 63	
6. (f) Reserve fund in respect of (1) .....	180,000 00	
		\$593,071 63
Liabilities to the Public.		
27. Deposits (including accrued interest), right reserved to require 30 days' notice on any withdrawal ....	\$554,570 11	
29. Debentures issued in Canada .....	582,822 98	
30. Interest due and accrued on (29) .....	19,792 05	
31. Debentures issued elsewhere than in Canada .....	20,537 24	
32. Interest due and accrued on (31) .....	141 96	
39. Due on loans in process of completion or to pay assumed mortgages . . . . .	8,593 50	
40. Unclaimed dividend .....	19 25	
41. Other liabilities, viz.:		
42. (a) Balance due Government (war tax) .....	938 59	
		\$1,187,415 59
Total liabilities .....		\$1,780,487 22
Cr.	Assets.	
I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (a) Office premises situate as follows:		
3. (ii) At Lindsay, held in freehold .....		\$7,000,00
B.—Debts secured by Mortgages of Land.		
9. Debts (other than item 10) secured by mortgages of land.	\$1,166,397 80	
11. (c) Interest due or accrued on item (9) and not included therein . . . . .	62,174 85	
		1,228,572 65
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (b) Debts secured by municipal bonds or debentures ..	\$128,595 86	
15. (c) Debts secured by Public School debentures .....	84,587 75	
Debts secured by Dominion Government stock (or bonds) Dominion of Canada War Loan .....	19,589 10	
19. (g) Debts secured by stocks or bonds of other govern- ments—Russian and British bonds .....	24,697 00	
20. (h) Debts secured by permanent shares of the Corpora- tion—stock loans .....	10,467 80	
Interest . . . . .	372 25	
22. (i) Debts secured by 1st mortgage bonds .....	41,324 91	
23. (k) Debts secured by Telephone Bonds (municipal) ....	114,791 05	
26. (n) Interest due and accrued on items 14 to 23, and not included therein .....	18,075 60	
		442,501 32

## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand .....	\$23,035 93	
32. (b) In banks .....	71,227 32	
		\$94,263 25

## F.—Assets not hereinbefore mentioned.

38. (b) Bank stock and accrued interest .....	8,159 00	
Total assets .....		\$1,780,487 22

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1915.

	(Col. 1.)	(Col. 3.)	Total Col. 4.)
(a) Cash not already shown under (1):			
2. (i) On hand and in banks .....			\$71,680 38

## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages and loan liability of realty:			
10. (i) Principal .....	\$203,451 93		
11. (ii) Interest .....	77,570 26		
(b) On other securities:			
12. (i) Principal .....	79,611 96		
13. (ii) Interest or dividends .....	19,331 43		
Sundry interest .....	1,463 05		
			381,428 63

## E.—Miscellaneous.

18. (a) Commission, brokerage .....	\$25 00		
19. (b) Premiums or bonuses on loans .....	1,523 76		
			1,548 76

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$943,070 07		
27. (c) Borrowed on debentures .....	256,937 51		
			1,200,007 58

## G.—Receipts from other sources.

30. (a) Dominion Express, \$548.28; exchange, \$4.15 .....	\$552 43		
(b) Suspense, \$36.65; rent account, \$62.51 .....	99 16		
(c) Stock transfer account .....	11 25		
Profit and loss ..	542 25		
			1,205 09
Total ..			\$1,655,870 44

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$345,248 05	
(b) Loaned or invested in other securities:		
(i) Loan liability .....	6,771 31	
(ii) Investment. . . . .	227,650 49	
(iii) Stock loan .....	5,506 60	
		\$585,176 45

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	30,000 00
--	-----------

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal .....	\$790,734 73	
Interest . . . . .	19,336 98	
20. (c) Debentures issued in Canada: Principal .....	75,679 82	
Interest.....	18,391 88	
21. (d) Debentures issued elsewhere: Principal .....	5,596 66	
Interest.....	1,113 24	
		910,853 31

## D.—Management Expenses (other than foregoing)

25. (a) Salaries, wages and fees .....	\$8,587 08	
26. (b) Commission or brokerage .....	827 55	
27. (c) Advances to agents.....	98 42	
28. (d) Stationery, postage, printing and advertising .....	1,038 42	
30. (f) Fuel, rent, taxes and rates .....	3,019 87	
31. (g) Travelling expenses .....	417 40	
32. (h) Registration fees .....	125 00	
33. (i) Other management expenditure .....	749 46	
		14,863 20

## E.—Other Expenditure.

34. (a) Dominion Express, \$547.54; exchanges, \$9.71; suspense, \$36.65 .....	\$593 90	
35. (b) Profit and loss, \$80.58; bills payable, \$20,000.00 ....	20,080 58	
36. (c) Sundry .....	59 00	
		20,733 48

## F.—Balance.

37. (b) Cash on hand and in banks .....	94,244 00
Totals . . . . .	\$1,655,870 44

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$131,719.60; issued elsewhere, \$4,866.65.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: .....



4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, four (4%); on debentures, 4.95%; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.51%; (b) 6.88.
  - (ii) Not owned beneficially: (a) .....; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$512,238.98 is on realty situate in Ontario, and \$654,158.82 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 8; amount, \$19,266.94.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$3,304,793.75.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? When placed, renewed, or when in arrear.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, \$5,000; Assistant Manager, \$5,000; Accountant, \$4,000; Teller, \$5,000; Stenographer, \$4,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Rutherford Williamson, C.A., and G. A. Peters.  
For 1917: Rutherford Williamson & Co., of Toronto.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1916; April 1st, 1916, July 1st, 1916, and October 1st, 1916; rate seven per cent. and bonus one-half of one per cent.
16. What is the date appointed for the Annual Meeting? 1st Tuesday in February.  
Date of last Annual Meeting? February 5th, 1916.
17. Special General Meetings held in 1916: Dates, .....



THE TORONTO MORTGAGE COMPANY.

Head Office, Toronto Street, Toronto.

This Company was, under the provisions of the Loan Corporations Act, formed by the amalgamation of the Building and Loan Association with the Union Loan and Savings Company.

The agreement for the amalgamation of these Companies under the new Corporate name of The Toronto Mortgage Company was executed by both Companies on the 27th September, 1899; was ratified by the shareholders of the respective Companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council dated 15th December, 1899.

ANNUAL STATEMENT

Of the condition and affairs of The Toronto Mortgage Company, of Toronto, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 13 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

Hon. Sir Wm. Mortimer Clark, President;	Feb. 9th, 1916; Feb. 14th, 1917.
Wellington Francis, K.C., Vice-President, Toronto;	" "
Casimir S. Gzowski, Director, Toronto;	" "
Thomas Gilmour, Director, Toronto;	" "
Herbert Langlois, Director, Toronto;	" "
Thomas H. Wood, Director, Toronto;	" "
Geo. S. Henry, M.P.P., Director, Todmorden;	May 4th, 1916; "
Walter Gillespie, Managing-Secretary, Toronto.	

A. Permanent capital stock: Total amount authorized, \$1,445,860; total amount subscribed, \$724,550, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock .....	14,491	\$ 50	\$ 724,550	\$ 724,550	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

## Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$724,550.00; total paid thereon .....	\$724,550 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	14,491 00	
5. (e) Unappropriated profits in respect of (1) .....	38 25	
6. (f) Reserve fund in respect of (1) .....	560,000 00	
7. (g) Contingent fund in respect of (1) .....	35,010 99	
		<u>\$1,334,090 24</u>

## Liabilities to the Public.

27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$119,970 21	
29. Debentures issued in Canada .....	300,434 31	
30. Interest due and accrued on (29) .....	4,843 69	
31. Debentures issued elsewhere than in Canada .....	1,473,918 08	
32. Interest due and accrued on (31) .....	11,339 88	
		<u>1,910,506 17</u>
Total liabilities .....		<u>\$3,244,596 41</u>

Cr.

## Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:	
2. (i) At 13 and 15 Toronto Street, Toronto, held in freehold..	<u>\$45,000 00</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	2,256,074 09
12. (d) Of the debts mentioned in item 9, the sum of \$5,000.00 is due by directors or officers of the Corporation.	

C.—Debts not above enumerated, for which the Corporation  
holds Securities as follows:

22. (j) Call loans on bank stocks .....	155,620 00
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## E.—Cash.

31. (a) On hand .....	\$1,198 20	
32. (b) In banks in Canada .....	108,761 86	
In banks in England .....	11,840 32	
		<u>121,800 38</u>

## F.—Assets not hereinbefore mentioned.

37. (a) Government and Municipal bonds and stocks owned by the Company .....	666,101 94	
Total assets .....		<u>\$3,244,596 41</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1915.

Total Col. 4.

Cash (not already shown under (1):

2.	(i) On hand .....	\$1,137 20
3.	(ii) In banks .....	173,899 23

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10.	(i) Principal . . . . .	200,858 00
11.	(ii) Interest . . . . .	202,713 59

## (b) On other securities:

12.	(i) Principal . . . . .	136,579 37
13.	(ii) Interest or dividends .....	49,223 60

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents, net, from Company's office building .....	3,553 11
-----	--	----------

## E.—Miscellaneous.

Profit on exchange .....	3,507 95
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## F.—Borrowed Money.

26.	(b) Borrowed by taking deposits .....	89,835 03
27.	(c) Borrowed on debentures .....	301,595 67

Totals . . . . .	\$1,162,902 75
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

1.	(a) Loaned on mortgages of realty .....	\$51,018 46
	(b) Loaned on other securities:	
2.	(i) Call loans on bank stocks .....	75,544 90

## B.—Expended on Stock Account.

8.	Dividends paid on permanent stock .....	57,964 00
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19.	(b) Deposits (including interest) .....	102,065 73
20.	(c) Debentures issued in Canada:	
	Principal . . . . .	\$91,750 00
	Interest . . . . .	13,662 21
		105,412 21



## CASH ACCOUNT.—Continued.

## 21. (d) Debentures issued elsewhere:

Principal . . . . .	379,624 32	
Interest . . . . .	70,863 40	
		450,487 72

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees . . . . .	17,254 15
26. (b) Commission or brokerage . . . . .	3,007 12
28. (d) Stationery, postage, printing and advertising . . . . .	1,439 57
30. (f) Fuel, rent, taxes (other than in 7 and 32), and subscription to Patriotic Fund and Red Cross . . . . .	6,735 10
32. (h) Registration fees . . . . .	200 00

## E.—Other Expenditure, viz.:

34. (a) Government and Municipal debentures purchased . . . . .	169,973 41
---	------------

## F.—Balance.

37. (a) Cash on hand and in various banks . . . . .	121,800 38
Total . . . . .	\$1,162,902 75

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$78,566.66; Issued elsewhere, \$426,052.33.
2. Amount of other existing obligations which will mature in 1917: Exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917, \$661,660.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposit, 3.956%; on debentures, 4.608%; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 5.95%.
  - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$2,256,074.09 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgage upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., nil; amount, nil.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$5,550,000.00.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Mortgages yearly; property as occasion requires.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All, in sums of \$1,000 to \$5,000.



- (b) Are the said bonds executed by private sureties or by Guarantee Companies?  
Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.  
For 1917: E. R. C. Clarkson, F.C.A., and Jas. Hardy, F.C.A.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively: 8% quarterly—1st January, April, July, October.
16. What is the date appointed for the Annual Meeting? 14th February, 1917. Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1916: Dates, none.

## THE STANDARD RELIANCE MORTGAGE CORPORATION.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Wellington, on 14th February, 1873 (Decl. Book II., 133). The original corporate name was "The Orangeville Building and Loan Association," which name was by Order-in-Council of Ontario, dated 19th May, 1898, changed to The Standard Loan Company. By the same Order-in-Council the head office was changed from Orangeville to Toronto.

By Order-in-Council, dated 21st April, 1913, The Standard Loan Company was amalgamated with The Reliance Loan and Savings Company of Ontario, and by the same Order-in-Council, the name was changed to The Standard Reliance Mortgage Corporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

By Order-in-Council, dated the 4th day of December, 1914, the purchase of the Sun and Hastings Savings and Loan Company of Ontario by the Standard Reliance Mortgage Corporation was approved by the Lieutenant-Governor.

## ANNUAL STATEMENT

Of the conditions of affairs of the Standard Reliance Mortgage Corporation at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 84 King Street East, in the City of Toronto.

The Board is constituted of seventeen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Sir MacKenzie Bowell, K.C.M.G., Honorary President, Belleville, Ont.;	March 6, 1916; March 5, 1917.
Nathan H. Stevens, President, Chatham, Ont.;	" "
Wilfrid S. Dinnick, Vice-President, Toronto, Ont.;	" "
John Firstbrook, Vice-President, Toronto, Ont.;	" "
E. F. B. Johnston, K.C., Director, Toronto, Ont.;	" "
Earl of Clarendon, Director, London, Eng.;	" "
E. Jessop, M.D., Director, St. Catharines, Ont.;	" "
J. A. McEvoy, Director, Toronto, Ont.;	" "
David Ratz, Director, New Hamburg, Ont.;	" "
James Gunn, Director, Toronto, Ont.;	" "
David Kemp, Director, Toronto, Ont.;	" "
E. C. McNally, Director, Niagara Falls, Ont.;	" "
Rev. G. I. Taylor, M.A., Director, Toronto, Ont.;	" "
R. H. Greene, Director, Toronto, Ont.;	" "
J. T. Gilmour, M.D., Director, Guelph, Ont.;	" "
W. J. Fawcett, Director, Toronto, Ont.;	" "
Herbert Waddington, Managing Director, Toronto, Ont.;	" "
Chas. R. Hill, Assistant General Manager, Toronto, Ont.	
Charles Bauckham, Secretary-Treasurer, Toronto, Ont.	

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,643,590.00, more particularly described in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares,	Par value of shares.	—		
1. Fully called stock.....	52,871-4/5	\$ 50	\$ 2,643,590	\$ 2,582,140 89 c.	\$ 61,449 11 c.
Totals .....	52,871-4/5	.....	2,643,590	2,582,140 89	61,449 11

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.  
(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital, fully called; total called, \$2,643,590.00; total paid thereon .....	\$2,582,140 89
4. (d) Dividends declared in respect of (1), but not yet paid .....	91,909 93
5. (e) Unappropriated profits in respect of (1) .....	4,743 75
6. (f) Reserve fund in respect of (1) .....	650,000 00
7. (g) Contingent Fund in respect of (1) .....	75,000 00
	\$3,403,794 57
Liabilities to the Public.	
27. Deposits, right reserved to require 30 days' notice of any withdrawal (including unclaimed deposits) ....	\$822,137 60
29. Debentures issued in Canada .....	2,971,380 86
30. Interest due and accrued on (29) .....	37,476 32
31. Debentures issued elsewhere than in Canada .....	114,171 93
32. Interest due and accrued on (31) .....	1,078 12
40. Other liabilities to the public:	
41. (a) Mortgages payable .....	39,710 80
	3,985,955 63
Total liabilities .....	\$7,389,750 20

Cr. Assets.

I.—Assets of which the Corporation is a Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Chatham, held in freehold .....	\$10,000 00
3. (ii) At Toronto, held in freehold .....	282,597 21
4. (iii) At New Hamburg, held in freehold .....	5,466 69
5. (b) Freehold land (including buildings), other than foregoing .....	212,203 82
	\$510,267 72



## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$5,931,127 20	
11. (c) Interest due and accrued on item 9 and not included therein .....	38,769 58	
		5,969,896 78

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by Municipal Bonds or Debentures ...	\$101,107 12	
16. (d) Debts secured by Loan Corporations debentures ....	528 05	
17. (e) Debts secured by Dominion Government stock or bonds .....	9,821 06	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada .....	10,124 65	
19. (g) Debts secured by stocks or bonds of other Governments .....	38,670 37	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	29,685 65	
22. (j) Debts secured by stocks .....	18,047 31	
		207,984 21

## D.—Unsecured Debts.

27. (a) Sundry assets .....	\$15,133 49	
28. (b) Accrued rentals .....	2,810 82	
29. (c) Agents' balances .....	2,782 18	
		20,726 49

## E.—Cash.

31. (a) Cash on hand .....	\$38,443 68	
32. (b) Cash in banks .....	161,861 99	
		200,305 67

## F.—Assets not hereinbefore mentioned.

37. (a) Stocks and bonds .....	\$469,419 33	
38. (b) Office furniture .....	5,400 00	
39. (c) Automobiles .....	5,750 00	
		480,569 33
Total assets .....		\$7,389,750 20

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance December 31st, 1915.

## 1. Cash:

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand .....	.....	\$22,314 77
3. (ii) In bank .....	.....	116,088 13

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital.. .....	\$13,273 51
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## C.—Receipts on account of Investments, Loans or Debts.



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

(a) On mortgages of Realty:		(Col. 1.)	(Col. 3.)	(Total Col. 4.)
10.	(i) Principal . . . . .	.....	.....	\$677,731 25
11.	(ii) Interest . . . . .	\$416,969 02		
(b) On other securities:				
12.	(i) Principal . . . . .	.....	.....	220,936 56
13.	(ii) Interest or dividends . . . . .	107,464 93		
D.—Receipts from Real Estate Owned Beneficially by Corporation.				
16.	(a) Sales . . . . .	.....	.....	97,790 29
17.	(b) Rents . . . . .	19,819 47		
E.—Miscellaneous.				
18.	(a) Commission, brokerage, etc. . . . .	2,608 80		
F.—Borrowed Money.				
25.	(a) Bank or other advances, discounts or overdrafts . . . . .	3,416 66		
26.	(b) Borrowed by taking deposits . . . . .	.....	.....	1,204,899 74
27.	(c) Borrowed on debentures . . . . .	.....	.....	1,082,971 31
G.—Receipts from other sources, viz.:				
30.	(a) On account of agents' balances . . . . .	.....	.....	1,263 04
	(b) Mortgages payable . . . . .	.....	.....	650 00
Totals . . . . .		\$550,278 88	\$13,273 51	\$3,424,645 09
Total . . . . .				\$3,988,197 48

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

		(Col. 1.)	(Total Col. 4.)
1.	(a) Loaned on mortgages of realty . . . . .	.....	\$1,130,134 25
(b) Loaned on or invested in other securities:			
2.	(i) Stocks and bonds . . . . .	.....	341,729 94
3.	(ii) Sundry assets . . . . .	.....	40,450 52
6.	(c) Real estate purchased . . . . .	.....	115,418 99
7.	(d) Incumbrances on realty paid off . . . . .	\$2,825 74	

## B.—Expended on Stock Account.

8.	Dividends paid on permanent stock . . . . .	181,108 75
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## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## C.—Borrowed Money (other than foregoing), interest paid thereon, viz.:

	(Col. 1.)	(Total Col. 4.)
19. (b) Deposits: Interest, principal .....	\$27,230 17	\$988,460 67
20. (c) Debentures issued in Canada: Interest, principal....	141,116 36	634,890 18
21. (d) Debentures issued elsewhere .....	.....	42,363 37

## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	52,953 32
26. (b) Commission or brokerage .....	22,636 18
28. (d) Stationery, postage, printing, advertising .....	17,535 98
29. (e) Law costs .....	5,493 82
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates...	4,458 98
31. (g) Travelling expenses .....	10,675 36
32. (h) Registration fees, expense of agencies .....	11,109 18
33. (i) Other management expenses .....	5,908 98

## E.—Other Expenditures, viz.:

34. (a) Office furniture and automobiles .....	.....	2,485 75
36. (c) Property expense .....	8,905 32	

## F.—Balance.

37. (a) Cash on hand and in banks .....	.....	200,305 67
Totals .....	\$491,958 14	\$3,496,239 34
Total .....		\$3,988,197 48

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$413,957.71; issued elsewhere, \$37,473.30.
2. Amount of other existing obligations which will mature in 1917: \$5,262.08.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$888,599.76.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, 5%; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7½%; (b) 9½%.
  - (ii) Not owned beneficially: (a) Nil; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$4,871,544.71 is on realty situate in Ontario, and \$1,059,582.49 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$68,969.25.
  - (ii) Not so owned: .....
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 72; amount, \$88,414.34.
  - (ii) Not so owned: No., nil; amount, nil.

- 
10. Aggregate market value of land mortgaged to the Corporation:  
    (i) Mortgages owned beneficially: \$10,877,410.00.  
    (ii) Not so owned: .....
11. How often are the securities held by the Corporation valued? Once a year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000.00; Assistant General Manager and Secretary-Treasurer, \$2,500.00 each.  
    (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited Monthly during the year.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
    For 1916: A. C. Neff, J. A. Lawson.  
    For 1917:
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st and July 1st; 7% per annum.
16. What is the date appointed for the Annual Meeting? March 5th, 1917. Date of last Annual Meeting? March 6th, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE SECURITY LOAN AND SAVINGS COMPANY, ST. CATHARINES.

Head Office, St. Catharines, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U. C., c. 53), by declaration filed with the Clerk of the Peace for the County of Lincoln on the 12th March, 1870. The original corporate name was The Security Permanent Building and Savings Society.

The Corporate name was changed to The Security Loan and Savings Company, St. Catharines, in 1876 by 39 V., c. 64 (D); and also by Order-in-Council of Ontario, dated 18th August, 1876.

The lending and the borrowing powers of the Company are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Security Loan and Savings Company, St. Catharines, of St. Catharines, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 26 James Street, in the City of St. Catharines, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Henry J. Taylor, President, St. Catharines; 2nd February, 1916; 15th February, 1917.		
J. H. Ingersoll, K.C., Vice-Pres., St. Catharines;	"	"
M. Y. Keating, Director, St. Catharines;	"	"
Dr. W. H. Merritt, Director, St. Catharines;	"	"
Jabez Newman, Director, St. Catharines;	"	"
A. W. Moore, Director, St. Catharines;	"	"
E. F. Dwyer, Director and Secretary-Treasurer, St. Catharines;	"	"

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$521,400.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Per value of shares.	—		
1. Fully called stock...	5,214	\$ 100	\$ 521,400	\$ 521,000	\$ 400 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
1. (a) Ordinary joint stock capital fully called; total called, \$521,400.00; total paid thereon .....	\$521,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid . . . . .	15,448 11	
5. (e) Unappropriated profits in respect of (1) .....	1,514 08	
6. (f) Reserve fund in respect of (1) .....	120,000 00	
		\$657,962 19
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice of any withdrawal....	\$313,378 99	
28. Interest on deposits, due or accrued or capitalized ....	2,332 02	
29. Debentures issued in Canada .....	116,780 64	
30. Interest due or accrued on (29) .....	1,886 40	
		434,378 05
Total liabilities .....		\$1,092,340 24

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by the Corporation.		
1. (a) Office premises situate as follows:		
2. (i) At 26 James Street, St. Catharines, held in freehold . . . . .		\$19,000 00
B.—Debts secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land .....		925,619 45
10. (b) Debts secured by mortgaged land held for sale .....		6,278 26
C.—Debts not above enumerated, for which the Corporation holds securities as follows:		
14. (b) Debts secured by municipal bonds or debentures .....		28,619 41
19. (g) Debts secured by stocks or bonds of other governments .....		31,102 08
20. (h) Debts secured only by permanent stock or shares of the Corporation . . . . .		2,871 94
23. (k) Debts secured by life insurance policies .....		10,962 62
E.—Cash.		
32. (b) in Bank .....		67,630 48
F.—Assets not hereinbefore mentioned.		
37. (a) Furniture . . . . .		256 00
Total assets . . . . .		\$1,092,340 24

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1915.

	(Col. 1.)	(Col. 3.)
3. (ii) In bank .....	\$38,685 01	
B.—Sums Received Wholly or Partly on Capital Stock.		
4. (a) Calls on joint stock permanent capital (subscribed and paid) .....		\$21,000 00
5. (b) Premium on (4) .....		4,200 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal .....	135,375 49	
11. (ii) Interest .....	60,857 27	
(b) On other securities:		
12. (i) Principal .....	6,846 50	
13. (ii) Interest or dividends .....	2,955 82	

D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents .....	348 00
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F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	744,627 16
27. (c) Borrowed on debentures .....	76,152 01

G.—Receipts from other sources, viz.:

30. (a) Bank interest .....	715 32	
Totals .....	\$1,066,562 58	\$25,200 00
Total (Col. 4) .....		\$1,091,762 58

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)
1. (a) Loaned on mortgages of realty, including item (7) .....	\$106,049 36
(b) Loaned on or invested in other securities, viz.:	
4. (iii) Anglo-French war bonds .....	30,776 58
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation, included in item 1 (a).	

B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	30,072 61
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## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal, \$741,249.35; interest, \$9,278.91 .....	\$750,528 26
20. (c) Debentures issued in Canada: Principal, \$91,781.32; interest, \$5,416.05 . . . . .	97,197 37

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	5,179 00
28. (d) Stationery, postage, printing and advertising .....	519 95
29. (e) Law costs .....	80 00
30. (f) Fuel, rent, taxes (other than 7 and 33); and rates .....	830 98
31. (g) Travelling expenses .....	34 90
32. (h) Registration fees, \$107.00; Provincial tax on capital, \$703.64 ....	810 64
33. (i) Other management expenditure .....	240 26

## E.—Other Expenditure, viz.:

34. (a) Ontario fees on increase of capital .....	260 00
35. (b) Dominion Government War Tax .....	691 67
36. (c) Grants Patriotic Fund, \$750.00; Standard Life Assurance premiums, \$110.52 .....	860 52

## F.—Balance.

39. (ii) Cash in bank .....	67,630 48
Totals . . . . .	\$1,091,762 58

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST. DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$36,641.01; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917, \$202,559.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.07%; on debentures, 4.33%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) on other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.68%; (b) 5.30%.
  - (ii) Not owned beneficially: (a) None; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$925,619.45 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 2; amount, \$11,412.58.
  - (ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$2,360,025.00.
  - (ii) Not so owned, none.



11. How often are the securities held by the Corporation valued? When the loans are made or renewed, or if in arrear.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary-Treasurer, private bond and mortgage, \$10,000.00; Account-Teller, Guarantee Company bond, \$5,000.00; Assistant, private bond, \$2,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? As above.
13. Date when the accounts of the Corporation were last audited? To December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Robert Fowlie and J. Albert Pay.  
For 1917: J. Albert Pay and Stanley G. Smith.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively: January 3rd, 1916, July 3rd, 1916, 6%.
16. What is the date appointed for the Annual Meeting? February 15th, 1917. Date of last Annual Meeting? February 2nd, 1916.
17. Special General Meetings held in 1916: Date March 9th, 1916.



THE GREAT WEST PERMANENT LOAN COMPANY.

Head Office, Winnipeg, Manitoba.

CONSTATING INSTRUMENTS.

Incorporated on 19th May, 1909, by Special Act of the Parliament of Canada (9 Edward VII. chap. 89 D), which Act was, on the 16th March, 1910, validated and confirmed by a Special Act of the Legislature of Manitoba [File page 457]. For the lending and borrowing powers see the above cited Acts.

For Ontario, see The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Great West Permanent Loan Company, of Winnipeg, Manitoba, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 356 Main Street, in the City of Winnipeg, in the Province of Manitoba.

The Chief Agency for Ontario is situate at No. 20 King Street West, City of Toronto, Ontario.

The Chief Agent and Attorney for Ontario is A. C. Mitchell, and his address is 20 King Street W., Toronto, in the Province of Ontario.

The Board is constituted of ten directors holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

- W. T. Alexander, President, Winnipeg; February 19, 1917; Until Annual Meeting, 1918.
- D. E. Sprague, Vice-Pres., Winnipeg; " "
- E. L. Taylor, Director, Winnipeg; " "
- S. D. Lazier, Director, Belleville; " "
- A. C. Rutherford, Director, Edmonton; " "
- J. G. Hargrave, Director, Winnipeg; " "
- A. D. Carscallen, Director, Winnipeg; " "
- J. G. Russell, Director, Winnipeg; " "
- R. G. Affleck, Director, Winnipeg; " "
- W. T. Alexander, Manager, Winnipeg.
- F. H. Alexander, Secretary, Winnipeg.

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$2,426,750, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called ..	24,070	100	2,407,000 00	2,407,000 00	.....
2. Partly called	197½	100	19,750 00	5,591 42	14,158 58
Totals.....	24,267½	.....	2,426,750 00	2,412,591 42	14,158 58

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon .....	\$2,407,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	96,280 00	
5. (e) Unappropriated profits in respect of (1) .....	15,744 01	
6. (f) Reserve fund .....	685,902 02	
8. (h) Instalment permanent stock (payable by fixed periodical payments): Total subscribed, 19,750.00, on which has been paid .....	4,862 81	
Accrued interest on (8) .....	728 61	
		<u>\$3,210,517 45</u>

## Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal, with accrued interest .....	\$805,549 85	
29. Debentures issued in Canada .....	832,872 88	
30. Interest due and accrued on (29) .....	13,786 03	
31. Debentures issued elsewhere than in Canada .....	660,990 74	
32. Interest due and accrued on (31) .....	5,071 42	
39. Due on loans in process of completion or to pay assumed mortgages .....	931 97	
40. Unclaimed dividends .....	1,679 41	
41. Other liabilities to public:		
Accounts payable .....	600 62	
42. (a) Loan repayments ..	1,836,915 73	
		<u>4,158,398 65</u>
Total liabilities .....		<u>\$7,368,916 10</u>

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
3. (ii) At Winnipeg for H. O. site .....	\$327,053 62	
5. (b) Freehold land (including buildings), other than fore-going ..	439,062 42	
		<u>\$766,116 04</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	5,725,936 36
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation .....	\$29,410 24	
22. (j) Debts secured by hypothecated stock, etc. ....	122,786 81	
23. (k) Debts secured by other collateral .....	25,603 09	
		<u>177,800 14</u>

## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand in head office and branches .....	\$51,809 10	
32. (b) In banks in Canada .....	245,459 43	
In banks in England .....	2,500 48	
		299,769 01

## F.—Assets not hereinbefore mentioned.

37. (a) Bank and company's stock account and interest ....	\$163,759 34	
38. (b) Sundry accounts due Company .....	8,713 55	
39. (c) Commission and suspense expense account .....	47,374 81	
40. (d) Office furniture and fixtures .....	39,641 58	
41. (e) Charter and license account .....	6,452 92	
42. (f) Owing to Company on share of head office property..	133,352 35	
		399,294 55
Total assets .....		\$7,368,916 10

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balances from 31st December, 1915.

	(Col. 1.)	(Col. 4.)
2. (i) Cash on hand .....	.....	\$77,298 25
(ii) In bank .....	.....	367,603 60

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on permanent capital .....	.....	937 50
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## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal .....	.....	518,980 44
11. (ii) Interest .....	\$208,127 14	208,127 14
(b) On other securities:		
13. (i) Principal .....	.....	157,004 82
(ii) Interest or dividends .....	41,567 19	41,567 19

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....	.....	6,612 05
17. (b) Rents .....	19,183 46	19,183 46

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits, including interest credited .....	.....	2,417,293 13
27. (c) Borrowed on debentures, not including renewals ....	.....	354,828 39

## G.—Receipts from Other Sources.

30. (a) Advances to agents .....	.....	1,335 39
(b) Sundry accounts, etc. ....	.....	1,293 15

Total . . . . . \$4,172,064 51



CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
A.—Sums loaned or invested on Capital Account.		
	(Col. 1.)	(Col. 4.)
1. Loaned on mortgages of realty .....		\$324,184 31
(b) Loaned or invested in other securities:		
2. (i) Invested in stocks .....		8,775 00
3. (ii) Loaned on stocks and other collateral .....		146,945 55
6. (c) Real estate, insurance, taxes, repairs, etc. ....		38,361 36
B.—Expended on Stock Account.		
8. Dividends on permanent stock .....	\$180,483 64	180,483 64
C.—Borrowed money (other than foregoing) or interest thereon paid, viz.:		
19. (b) Deposits: Principal, \$2,715,202.91; interest, \$37,025.07	\$37,025 07	2,715,202 91
20. (c) Debentures issued in Canada: Principal .....		131,922 63
21. (d) Debentures issued elsewhere: Principal .....		68,084 65
Interest on (20) and (21) .....	67,388 95	104,414 02
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees .....	\$90,873 06	
26. (b) Commission or brokerage .....	7,620 62	
28. (d) Stationery, postage, printing and advertising .....	10,291 98	
29. (e) Law costs .....	150 48	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	23,747 09	
31. (g) Travelling expenses .....	4,820 11	
32. (h) Registration fees, Government and War Revenue Taxes ..	7,404 15	
33. (i) Other management expenditure .....	2,830 41	147,737 90
E.—Other Expenditure, viz.:		
34. (a) Furniture and fixtures .....		139 35
35. (b) Commission and expense suspense accounts .....		6,357 35
F.—Balance.		
37. (a) Cash on hand and in banks .....		299,455 84
Total . . . . .		\$4,172,064 51

MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$142,028.00; issued elsewhere, \$228,490.00.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917. Exclusive of loans: None.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, 5%; on debenture stock, none.



5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 9.5%; (b) 2.5 to 3%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$161,650.00 is on realty situate in Ontario, and \$5,564,286.36 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially, \$271,052.67.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 111; amount, \$183,645.57.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$13,203,588.55.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? When loans are made and later when directors deem advisable.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All employees holding responsible positions from 1,000.00 to \$5,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: D. A. Pender, Cooper, Slasor & Co., C.A., and Riddell, Stead, Graham & Hutchison.  
For 1917: The same.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? July 2nd, 1916, 8% per annum; January 2nd, 1917, 8% per annum.
16. What is the date appointed for the Annual Meetings? February 19th, 1917. Date of last Annual Meetings? February 16th, 1916.
17. Special General Meetings held in 1916: Dates, February 16th, 1916, as above.

THE LONDON LOAN AND SAVINGS COMPANY OF CANADA.

Head Office, London, Ont.

Incorporated under the Building Societies Act (Consol. Stat. U.C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Middlesex, 2nd May, 1877.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the London Loan and Savings Company of Canada, of London, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 220 Dundas Street, in the City of London, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

G. G. McCormick, President, London;	February 10, 1916; February 8, 1917.
Thomas Baker, 1st Vice-President, London;	" "
W. E. Robinson, 2nd Vice-President, London;	" "
Chas. R. Hunt, Director, London, Ont.;	" "
M. J. Kent, Managing Director, London;	1st May, 1877, at discretion of Directors.

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid.
	No. of shares.	Par value.	—		
1. Fully called stock.....	20,000	\$ 50	\$ 1,000,00 0	\$ c. 884,283 77	\$ c. ....
	20,000	.....	1,000,000	884,283 77	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, total paid thereon .....	\$884,283 77	
4. (d) Dividends declared in respect of (1) .....	17,013 30	
5. (e) Unappropriated profits in respect of (1) .....	29,893 74	
6. (f) Reserve fund in respect of (1) .....	340,000 00	
7. (g) Contingent fund in respect of (1) bonus .....	200 00	
		\$1,271,390 81

## Liabilities to the Public.

27. Deposits, right reserved to require 30 or more days' notice of any withdrawal .....	\$584,488 21	
29. Debentures issued in Canada .....	507,004 72	
30. Interest due and accrued on (29) .....	13,941 51	
31. Debentures issued elsewhere than in Canada .....	710,002 91	
32. Interest due and accrued on (31) .....	15,223 60	
41. Other liabilities to the public, viz.:		
42. (a) Special war taxes, etc., accrued .....	1,878 97	
43. (b) Bank charges accrued .....	304 16	
		1,832,844 08
Total liabilities .....		\$3,104,234 89

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At London, Ont., held in freehold .....	\$63,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$2,105,881 00	
10. (b) Debts secured by mortgaged land held for sale .....	57,986 00	
		2,163,867 00
12. (d) Of the debts mentioned in item 9, the sum of \$32,325.00 is due by directors or officers of the Corporation (not extended).		

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by municipal bonds or debentures....	\$6,104 00	
16. (d) Debts secured by Loan Corporation debentures .....	606 00	
19. (g) Debts secured by stocks or bonds of other govern- ments . . . . .	122,271 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	59,087 00	
22. (j) Debts secured by other stocks .....	2,353 00	
		190,421 00

## D.—Unsecured Debts.

27. (a) Rents due and accrued .....	496 44
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## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand .....	\$19,233 39	
32. (b) In bank in Canada .....	98,973 39	
In bank in England .....	226,716 88	
In bank in United States .....	776 79	
		<u>\$345,700 45</u>

## F.—Assets not hereinbefore mentioned.

37. (a) Loan companies' stocks owned .....	\$340,725 00	
38. (b) Stock transfer stamps .....	25 00	
40. (d) Sundries (steel deposit boxes, office furniture, etc., not valued) .....		
		<u>340,750 00</u>
Total assets .....		<u>\$3,104,234 89</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

(b) Cash (not already shown under (1):		
2. (i) On hand .....	\$12,885 19	
3. (ii) In banks .....	182,098 36	
		<u>\$194,983 55</u>

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock capital .....	1,393 84
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## C.—Receipts on account of Investments, Loans or Debts.

(a) Mortgages of realty:		
10. (i) Principal . . . . .	\$233,098 00	
11. (ii) Interest . . . . .	175,121 62	
		<u>408,219 62</u>

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents from London Loan Block .....	7,455 23
--	----------

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$1,304,523 61	
27. (c) Borrowed on debentures .....	136,358 69	
		<u>1,440,882 30</u>

## G.—Receipts from other sources, viz.:

30. (a) Sundry cash items .....	\$2,109 75	
(b) Safety deposit vault rents .....	247 40	
(c) Exchange, interest cap'd. and dis. on bonds .....	18,435 92	
		<u>20,793 07</u>
Total . . . . .		<u>\$2,073,727 61</u>



## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	
1. (a) Loaned on mortgages of realty, etc. ....	\$189,797 27	
(b) Loaned or invested in other securities. Included in No. 1 .....		
7. (d) Incumbrances on realty paid off (taxes on Com- pany's building) \$2,084.88. Included in No. 1.		
		\$189,797 27

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$52,990 27	
(a) Bonus paid on joint stock capital .....	14,375 00	
		67,365 27

## C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits: Principal, \$1,232,558.40; interest, \$17,890.68.	\$1,250,449 08	
20. (c) Debentures issued in Canada: Principal, \$106,163.52; interest, \$18,527.53 .....	124,691 05	
21. (d) Debentures issued elsewhere: Principal, \$43,897.29; interest, \$19,512.41 .....	63,409 70	
		1,438,549 83

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$14,553 32	
26. (b) Commission or brokerage .....	1,463 36	
28. (d) Stationery, postage, printing and advertising .....	1,068 87	
30. (f) Rent (other than in 7 and 32) and rates .....	2,000 00	
Taxes .....	3,459 32	
31. (g) Travelling expenses .....	57 70	
32. (h) Registration fees .....	205 02	
33. (i) Other management expenditure .....	816 06	
		23,623 65

## E.—Other Expenditures, viz.:

34. (a) Insurance, included in No. 1 .....	\$502 18	
35. (b) Janitor's fees, repairs, etc., included in No. 1 .....	722 27	
36. (c) Red Cross Fund contributions .....	100 02	
Expenses L. L. Blk., discount on bonds, exchange, etc.	6,212 71	
Interest .....	2,378 41	
		8,691 14

## F.—Balance.

37. (b) Cash on hand and in banks .....	345,700 45	
Total . . . . .		\$2,073,727 61

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER. 1916.

1. Amount of debentures maturing in 1917: Issued in Canada. \$170,604.85; Issued elsewhere, \$70,469.33.
2. Amount of other existing obligations which will mature in 1917: None, save deposits and rents, taxes, etc.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917. Estimated at \$300,000.00, but none collectable till 9 months after the war owing to Mortgages Relief Act.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, 5%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 7.345%; (b) 6.50%.  
(ii) Not owned beneficially: (a) None; (b) None.
6. Of the mortgages owned beneficially by the Corporation, \$2,183,867.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:  
(i) Funds or securities owned beneficially, none.  
(ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:  
(i) Owned beneficially: No., 9; amount, \$19,489.31.  
(ii) Not so owned: No., none; Amount, none.
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially, \$4,515,947.00.  
(ii) Not so owned, none.
11. How often are the securities held by the Corporation valued? Lands when loans are made, and mortgages yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000; Teller, \$10,000; other officers, \$8,000; in all, \$28,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Partly private, principally guarantee companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: A. Scream and W. B. Wortman.  
For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively: January 3rd, April 1st, July 3rd, October 2nd; 1½% each at rate of 6% per annum, and bonus 1½% per annum, paid quarterly.
16. What is the date appointed for the Annual Meeting? 2nd Thursday in February.  
Date of last Annual Meeting. February 10th, 1916.
17. Special General Meetings held in 1916: Dates, none.

## THE MIDLAND LOAN AND SAVINGS COMPANY.

Head Office, Port Hope, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act, Consol. Stat. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book, II., 127.)

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (*Ibid*), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to the Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by the Loan and Trust Corporations Act. R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition of affairs of the Midland Loan and Savings Company, of Port Hope, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is on Walton Street, in the Town of Port Hope, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office.

William Henwood, President, R. M. D. No. 1,			
Port Hope, Ont.;	2nd August, 1912;	6th February, 1917.	
Thomas Wickett, Vice-Pres., Port Hope, Ont.;	28th April, 1916;	"	
Henry Mulligan, Director, Millbrook, Ont.;	20th Nov., 1908;	"	
Thomas Roberts, Director, R. M. D. No. 1,			
Port Hope, Ont.;	1st February, 1910;	"	
R. A. Mulholland, Director, Port Hope, Ont.;	2nd August, 1912;	"	
J. H. Helm, Director, Port Hope, Ont.;	20th April, 1916;	"	
J. H. Helm, Manager, Port Hope, Ont.;	1st January, 1905.		

A.—Permanent capital stock: Total amount authorized, unlimited; total amount subscribed, \$360,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class I.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation
	No. of shares.	Par value.	—		
1. Fully called.....	36,000	\$ 10	\$ 360,000	\$ c. 360,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$360,000; total paid thereon .....	\$360,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	14,416 00	
5. (e) Unappropriated profits in respect of (1) .....	18,974 95	
6. (f) Reserve fund in respect of (1) .....	255,000 00	
		\$648,390 95

## Liabilities to the Public.

27. Deposits (including Unclaimed Deposits): Right reserved to require 30 days' notice of any withdrawal..	\$336,883 07	
28. Interest on deposits, due or accrued or capitalized.....	13,818 90	
29. Debentures issued in Canada .....	493,431 61	
30. Interest due and accrued on (29) .....	11,648 60	
		855,782 18
Total liabilities .....		\$1,504,173 13

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Port Hope, held in freehold .....	\$5,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,080,578 82	
10. (b) Debts secured by mortgaged land held for sale ....	8,923 25	
11. (c) Interest due and accrued on items 9 and 10 and not included therein .....	28,190 20	
		1,117,692 27

## C.—Debts not above enumerated for which the Corporation holds securities, as follows:

14. (b) Debts secured by Municipal Bonds or Debentures..	\$24,450 00	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	3,098 40	
22. (j) Government and Municipal Bonds owned by the Cor- poration .....	277,240 01	
26. (n) Interest due or accrued on items 14 to 25 and not included therein .....	5,524 30	
		310,312 71

## D.—Unsecured Debts.

27. (a) Rents due and accrued on Company's properties.....	72 65
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## BALANCE SHEET.—Continued.

## E.—Cash.

31. (a) On hand .....	\$3,358 18	
32. (b) In banks .....	67,737 32	
		\$71,095 50
Total assets .....		\$1,504,173 13

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1915.

(Total Col. 4.)

1. (b) Cash not already shown under (1):		
2. (i) On hand .....	\$1,920 99	
3. (ii) In bank .....	98,609 68	
		\$100,530 67

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .....	\$142,057 59
11. (ii) Interest .....	77,694 39

## (b) On loans on shares of the Corporation:

12. (i) Principal .....	901 60
13. (ii) Interest .....	164 37

## (c) Call loans on Municipal Debentures:

14. (i) Principal .....	26,717 70
15. (ii) Interest .....	2,117 70

## (d) Bonds and debentures owned by the Corporation:

15½. (i) Principal .....	17,903 34
(ii) Interest .....	9,272 28

276,828 97

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents .....	170 00
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$431,537 43	
27. (c) Borrowed on debentures .....	161,699 77	
		593,237 20

## G.—Receipts from Other Sources.

30. (a) Sundry receipts and inspection fees .....	\$828 34	
(b) Bank interest .....	2,214 54	
(c) Real estate held for sale .....	637 07	
		3,679 95
Total .....		\$974,446 79

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$50,935 85	
(b) Loaned or invested in other securities, viz.:		
2. (i) Shares of the Corporation .....	670 50	
3. (ii) Call loans on Municipal Bonds .....	2,117 70	
4. (iii) Government and Municipal Bonds owned by the Corporation .....	161,631 68	
5. (iv) Real Estate held for sale .....	439 72	
		<u>\$215,795 45</u>

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$28,814 00	
Sundries written off .....	21 91	
		<u>28,835 91</u>

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits:		
Principal .....	\$464,523 08	
Interest .....	215 95	
		<u>464,739 03</u>
20. (c) Debentures issued in Canada:		
Principal .....	\$160,462 53	
Interest .....	22,093 96	
		<u>182,556 49</u>

## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	\$7,614 78	
26. (b) Commission and brokerage .....	341 00	
28. (d) Stationery, postage, printing and advertising .....	481 63	
30. (f) Fuel (other than in 7 and 32), rates and light.....	126 39	
31. (g) Travelling expenses .....	390 31	
32. (h) Registration fees .....	130 00	
33. (i) Other management expenditure .....	146 67	
		<u>9,230 78</u>

## E.—Other Expenditure, viz.:

34. (a) Ontario Government tax .....	\$930 84	
35. (b) Municipal tax .....	205 69	
36. (c) Dominion Government tax .....	1,017 01	
36½. Company's Office building .....	40 09	
		<u>2,193 63</u>

## F.—Balance.

37. (a) Cash on hand and in bank .....	71,095 50	
Total .....		<u>\$974,446 79</u>

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$179,983.93; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$273,794.85.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.76%; on debentures, 4.51%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.55%; (b) 5.46%.
  - (ii) Not owned beneficially: (a) None; (b) 6%.
6. Of the mortgages owned beneficially by the Corporation, \$1,080,578.82 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$21.91.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., three; amount, \$2,284.85.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$2,950,000.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Once each year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$6,000.00; Assistant Manager, \$3,000.00; Teller and Accountant, \$3,000.00; Mortgage Clerk, \$1,000.00; Ledger-keeper, \$1,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 27th December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Henry White and Norman S. Choate.  
For 1917: Not appointed until Annual Meeting.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 3rd, 1916, at 4%; July 3rd, 1916, at 4%.
16. What is the date appointed for the Annual Meeting? First Tuesday in February.  
Date of last Annual Meeting? February 1st, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE OXFORD PERMANENT LOAN AND SAVINGS SOCIETY.

Head Office, Woodstock, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Buildings Societies Act, Consol. Stat. U.C., chapter 53, by declaration filed with the Clerk of the Peace for the County of Oxford, on the 27th October, 1865. (Decl. Book I., 25.) The original corporate name was "The Oxford Permanent Building and Savings Society."

By Order-in-Council of Ontario, dated 23rd September, 1878, the corporate name was changed to the Oxford Permanent Loan and Savings Society.

A by-law altering the amount of the capital stock was, pursuant to the Loan Corporations Act, approved by Order-in-Council, 27th May, 1905.

The borrowing and the lending powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Oxford Permanent Loan and Savings Society, of Woodstock, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 388 Dundas Street, in the City of Woodstock, in the Province of Ontario.

The Board is constituted of six directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

H. J. Finkle, President, Woodstock;	February 25th, 1915; February 22nd, 1917.
John White, Vice-President, Woodstock;	" 24th, 1916; " 28th, 1918.
James White, Director, Woodstock;	" 25th, 1915; " 22nd, 1917.
Dr. W. T. Parke, Director, Woodstock;	" 24th, 1916; " 28th, 1918.
Stevenson Dunlop, Director, Woodstock; November 16th, 1916;	" 22nd, 1917.
Malcolm Douglas, Managing Director and Secretary, Woodstock;	February 25th, 1915; " 22nd, 1917.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Societies Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value.	—		
		\$	\$	\$	\$
1. Fully called stock.....	5,466	50	273,300	273,300	.....
2. Partly " " ".....	534	50	26,700	5,340	.....
3. Paid in advance of calls.....	.....	.....	.....	13,000	8,360
Totals.....	6,000	.....	300,000	291,640	8,360

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$273,300; total paid thereon .....	\$273,300 00	
2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$5,340; total paid thereon .....	5,340 00	
3. (cc) Joint stock capital paid in advance of calls .....	13,000 00	
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid .....	10,281 02	
6. (f) Reserve fund in respect of (1), (2) and (3) .....	136,300 00	
7. (g) Contingent fund in respect of (1), (2) and (3) ....	1,000 00	
		\$439,221 02

## Liabilities to the Public.

27. Deposits (including unclaimed deposits): Right reserved to require 30 days' notice of any withdrawal ..	\$321,618 28	
29. Debentures issued in Canada .....	243,086 68	
30. Interest due and accrued on (29) .....	5,143 29	
40. Other liabilities to the public viz.:		
41. (a) Sundry accounts and balances .....	256 03	
		570,104 28
Total liabilities .....		\$1,009,325 30

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) At Woodstock, held in freehold .....	\$6,500 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	753,369 53
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$71,177 26	
16. (d) Debts secured by Loan Corporation's debentures ..	6,218 15	
17. (e) Debts secured by Dominion Government stock or bonds ..	25,037 86	
18. (f) Debts secured by stocks or bonds of any of the Provinces of Canada .....	17,066 95	
19. (g) Debts secured by stock or bonds of other governments ..	19,362 30	
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	19,398 09	
22. (j) Debts secured by stock of other corporations .....	1,120 50	
		159,381 11

## D.—Unsecured Debts.

27. (a) Rents, office building .....	69 03
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BALANCE SHEET.—Continued.

E.—Cash.		
31. (a) On hand .....	\$1,066 42	
32. (b) In banks .....	55,892 53	
		56,958 95
F.—Assets not hereinbefore mentioned.		
37. (a) Permanent stock of other corporations .....		33,046 63
Total assets .....		\$1,009,325 30

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1915.			
(a) Cash (not already shown under (1) ):			
	Col. 1.	Total	Col. 4.
2. (i) On hand .....	\$4,452 04		
3. (ii) In bank .....	89,806 43		
			\$94,258 47
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10. (i) Principal .....	\$50,042 52		
11. (ii) Interest .....	41,487 91		
(b) On other securities:			
12. (i) Principal .....	52,841 97		
13. (ii) Interest or dividends .....	7,944 16		
			152,316 56
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (b) Rents .....			462 50
E.—Miscellaneous.			
18. (a) Commission, brokerage .....			95 65
F.—Borrowed Money.			
26. (b) Borrowed by taking deposits .....	\$507,122 71		
27. (c) Borrowed on debentures .....	85,557 70		
			592,680 41
G.—Receipts from Other Sources.			
30. (a) Bank Interest .....	\$2,592 74		
(b) Stock transfer fees .....	1 58		
			2,594 32
Total .....			\$842,407 91

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty .....	\$28,427 65	
(b) Loaned on or invested in other securities, viz.:		
2. (i) On capital stock of this Corporation .....	1,460 00	
3. (ii) On debentures of this Corporation .....	2,249 00	
4. (iii) On Government and Municipal debentures ..	115,670 16	
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation .....	721 37	
		\$148,528 18

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	.....	18,972 60
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account: Principal and interest .....	\$36 26	
19. (b) Deposits: Principal and interest .....	513,939 76	
20. (c) Debentures issued in Canada:		
Principal . . . . .	85,876 70	
Interest . . . . .	10,393 91	
		610,246 63

## D.—Management Expenses (other than the foregoing).

25. (a) Salaries, wages and fees .....	\$5,265 00	
26. (b) Commission or brokerage .....	69 05	
28. (d) Stationery, postage, printing and advertising .....	422 65	
29. (e) Law costs .....	3 00	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates ..	1,712 42	
32. (h) Registration fees .....	80 00	
33. (i) Other management expenditure .....	47 85	
		7,599 97

## E.—Other Expenditures, viz.:

34. (a) Grant to British Red Cross .....	\$100 00	
34. (a) Transfer fees .....	1 58	
		101 58

## F.—Balance.

37. (a) Cash on hand and in bank .....	.....	56,958 95
Total . . . . .	.....	\$842,407 91

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$75,194.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$87,697.55.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.50%; on debentures, 4.1863%; on debenture stock, none.



5. Average rate of interest per annum received by the Corporation during 1916:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 5.967%; (b) 5.361%.  
(ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$753,369.53 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:  
(i) Funds or securities owned beneficially: None.  
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:  
(i) Owned beneficially: No., 1; amount, \$674.88.  
(ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially: \$1,688.325.00.  
(ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Half yearly by the manager; yearly by the directors.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager for \$10,000; Bookkeeper for 2,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? As at 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: H. A. Sproat and M. J. Brophy, Woodstock.  
For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 3rd days of January and July, 6% per annum and bonus of one-half of one per cent.
16. What is the date appointed for the Annual Meeting? 4th Thursday in February. Date of last Annual Meeting? February 24th, 1916.
17. Special General Meetings held in 1916: Dates, none.



## THE LONDON AND CANADIAN LOAN AND AGENCY COMPANY.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

1863. The Company was incorporated in 1863 by Special Act of the Province of Canada, 27 V., c. 50, which has from time to time been amended by six special Acts of the Dominion of Canada, viz.:

1872. 35 V., c. 108 (D).  
 1873. 36 V., c. 107 (D).  
 1876. 39 V., c. 60 (D).  
 1879. 42 V., c. 75 (D).  
 1889. 52 V., c. 93 (D).  
 1891. 54-5 V., c. 114 (D).

For the lending powers of the Company see 27 V. (1863), c. 50 (Province of Canada), secs. 3 and 4; 35 V. (1872), c. 108 (D), sec. 5; also sec. 6 as amended by 36 V. (1873), c. 107 (D), sec. 8; 36 V. (1873), c. 107 (D), sec. 9, and 35 V. (1872), c. 108 (D), sec. 7 as amended by 36 V. (1873), c. 107 (D), s. 10. See Statutes of Canada, 1899, 62 V., c. 117.

For the borrowing powers of the Company see 27 V. (1863), c. 50, (Province of Canada), s. 5, as amended by 36 V. (1873), c. 107 (D), sec. 1; 35 V. (1872), c. 108 (D), s. 8, as amended by 39 V., c. 50 (D), sec. 1; 54-5 V. (1891), c. 114 (D), s. 2. (Issue of debenture stock.)

## ANNUAL STATEMENT

Of the condition and affairs of The London and Canadian Loan and Agency Company (Ltd.), of Toronto, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 51 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation as at the 31st December, 1916, were as follows, together with their respective terms of office:

Thomas Long, President, Toronto;	9th February, 1916; 14th February, 1917.
Casimir S. Gzowski, Vice-President, Toronto;	" "
Colin M. Black, W.S., Director, Edinburgh, Scotland;	" "
A. H. Campbell, Director, Toronto;	" "
Charles C. Dalton, Director, Toronto;	" "
William C. Noxon, Director, Toronto;	November; "
Goldwin Larrat Smith, Director, Toronto;	9th February; "
Vernon B. Wadsworth, Manager, Toronto.	
William Wedd, Jr., Secretary, Toronto.	

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,250,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Private Acts.  
Last call made: Date, 2nd January, 1914; rate per cent., 20 per cent.; gross amount, \$50,000; amount paid thereon, \$50,000.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
Fully called .....	25,000	\$ 50	\$ 1,250,000	\$ 1,250,000	Nil

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr.	Capital and Liabilities.
	Capital (Liabilities to Stockholders or Shareholders).
	A.—Permanent Capital Stock or Shares.
	1. (a) Ordinary joint stock capital fully called; total called, \$1,250,000; total paid thereon .....\$1,250,000 00
	4. (d) Dividends declared in respect of (1) ..... 25,000 00
	5. (e) Unappropriated profits in respect of (1) ..... 8,018 13
	6. (f) Reserve fund in respect of (1) ..... 800,000 00
	<div></div> <div>\$2,083,018 13</div>
	Liabilities to the Public.
	31. Debentures issued in Canada, payable elsewhere .....\$2,320,840 33
	32. Interest due or accrued on (31) ..... 51,835 00
	35. Debenture stock issued in Canada, payable elsewhere.... 414,445 33
	36. Interest due and accrued on (35) ..... 2,089 00
	41. Other liabilities to the public, viz.:
	42. (a) Sterling certificates, payable at fixed dates ..... 83,890 09
	43. (b) Interest due and accrued on 42 (a) ..... 1,951 00
	44. (c) Currency certificates: Payable at fixed dates..... 4,666 67
	Sundry creditors ..... 6,218 15
	<div></div> <div>2,885,935 57</div>
	Contingent liabilities (not extended), \$68,878.11.
	<div></div> <div>Total actual liabilities ..... \$4,968,953 70</div>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold lands (including buildings) ..... \$20,529 30

BALANCE SHEET.—Continued.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages on land .....	\$4,214,155 21	
10. (b) Debts secured by mortgaged land held for sale.....	16,517 23	
(bb) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable . . . . .	22,181 33	
11. (c) Interest due and accrued on items 9 and 10 and not included therein .....	190,260 90	
		\$4,443,114 67

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Municipal bonds or debentures owned by Company.	\$182,200 51	
23. (k) School debentures owned by Company .....	19,625 23	
24. (l) Dominion Government and other War Loan bonds owned by the Company .....	102,091 44	
25. (m) Debts secured by hypothecation of stocks, etc.....	79,839 95	
26. (n) Interest due or accrued on items 22 to 25 and not included therein .....	8,829 76	
		392,586 89

E.—Cash.

32. (b) In banks in Canada and England .....	112,722 84	
Total assets .....		\$4,968,953 70

Contingent assets (not extended), \$68,878.11.

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1915.

	Col. 1.	Total Col. 4.
2. (b) Cash (not already shown under (1)):		
3. (ii) In banks .....		\$263,510 81

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal .....		835,467 48
11. (ii) Interest .....	\$344,291 45	344,291 45
(b) On other securities:		
12. (i) Principal .....		155,921 83
13. (ii) Interest or dividends .....		13,709 23

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....		4,528 54
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F.—Borrowed Money.

27. (c) Borrowed on debentures or certificates at fixed dates. ....		611,383 32
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CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

G.—Receipts from other sources.		
30. (a) Profit on sterling exchange .....	\$6,304 77	\$6,304 77
(b) Bank interest .....	3,060 53	3,060 53
(c) Sundry creditors .....	.....	5,150 00
Total . . . . .		\$2,243,327 96

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	Col. 1.	Total Col. 4.
1. (a) Loaned on mortgages of realty .....	.....	\$689,226 26
(b) Loaned or invested in other securities, viz.:		
2. (i) Municipal and other debentures purchased..	.....	102,613 58
3. (ii) Loans on stocks, bonds, etc. ....	.....	189,034 95
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock (including amount reserved in 1915) .....	\$100,000 00	100,000 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
20. (c) Debentures, etc., issued and payable in Canada: Principal . . . . .	.....	11,420 00
21. (d) Debentures, etc., issued in Canada, payable elsewhere: Principal . . . . .	.....	832,476 61
Interest on debentures, debenture stock, etc. ....	133,325 03	133,325 03
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, directors' fees, etc., Ontario, Manitoba and Saskatchewan . . . . .	27,653 84	
26. (b) Commission on debentures issued and renewed, and loans made and renewed, etc. ....	6,057 04	
27. (c) Agency charges, British directors' fees, etc.....	1,878 01	
28. (d) Stationery, postage, printing, advertising, etc.....	4,288 83	
29. (e) Law costs .....	474 75	
30. (f) Fuel, rent, taxes (other than on 7 and 32), rates, etc.	3,544 10	
31. (g) Travelling expenses, inspection, etc. ....	972 33	
32. (h) Registration fees, Loan Corporations Act, Ontario..	255 00	
33. (i) Other management expenditure, auditors' fees.....	800 00	
		45,923 90
E.—Other Expenditures, viz.:		
34. (a) Dominion, Provincial and Municipal and War taxes.	\$17,799 24	
35. (b) Instalment paid on subscriptions to Patriotic, Red Cross and Hospital funds .....	2,950 00	
36. (c) Bonuses to staff .....	1,648 00	
Sundry creditors .....	4,187 55	
		26,584 79



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## F.—Balance.

37. Cash in various banks in Canada and England .....	112,722 84
Total . . . . .	\$2,243,327 96

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued and payable in Canada, \$4,666; issued elsewhere, .....
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$729,099.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits—no deposits taken; on debentures, 4 7-10%; on debenture stock, 4%.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.60%; (b) about 5%.
  - (ii) Not owned beneficially: (a) About 7½%; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$1,146,621 is on realty situate in Ontario, and \$3,133,050 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$11,111 is on realty situate in Ontario, and \$57,767 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$11,989.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 31; amount, \$46,475.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: About \$9,000,000.
  - (ii) Not so owned: About \$150,000.
11. How often are the securities held by the Corporation valued? Yearly, or oftener, as required.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: All officers of the Company and solicitors and inspectors, in the North-West.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? Accounts audited monthly. Last full yearly audit: 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):
 

For 1916: James George, F.C.A., Can., and Rutherford Williamson, C.A., Toronto.  
For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 3rd January, 1st April, 3rd July, 2nd October; 2% on each occasion.
16. What is the date appointed for the Annual Meeting? 14th February, 1917. Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE PEOPLE'S LOAN AND SAVINGS CORPORATION.

Head Office, London, Ont.

Incorporated under The Building Societies Act, R.S.O., 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Middlesex, on 22nd June, 1892. (Decl. Book I., 75.)

The lending and borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The People's Loan and Savings Corporation, at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 428 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

W. F. Roome, M.D., President, London, Ont.;	Feb. 17th, 1916; Feb. 21st, 1917.
A. A. Campbell, Vice-President, London, Ont.;	" "
W. H. Moorehouse, M.D., Director, London, Ont.;	" "
Wm. Spittal, Director, London, Ont.;	" "
Malcolm McGugan, Director, Mt. Brydges, Ont.;	" "
Fred G. Rumball, Director, London;	" "
A. W. Peene, Director, Hamilton;	" "
A. A. Campbell, Managing Director, London, Ont.;	" "
Wm. Spittal, Secretary-Treasurer, London, Ont.	

A.—Capital stock: Total amount authorized, \$5,000,000; total amount subscribed permanent stock, \$500,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and Permanent Capital Stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called.....	4,644	\$ 100	\$ 464,400	\$ 464,400 c.	\$ c
3. Instalment stock (payable by fixed periodical payments and still in process of payment) .....	356	100	35,600	9,994 04	25,605 96
Totals .....	5,000	.....	500,000	474,394 04	25,605 96

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$500,000.00; total paid thereon .....	\$474,394 04	
5. (e) Unappropriated profits in respect of (1) .....	1,789 23	
6. (f) Reserve fund in respect of (1) .....	48,000 00	
		\$524,183 27

Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal) .....	\$185,669 91	
29. Debentures issued in Canada .....	130,465 61	
		316,135 52
Total liabilities .....		\$840,318 79

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:	
2. (i) London, held in freehold .....	\$34,000 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$692,409 35	
10. (b) Debts secured by mortgaged land held for sale.....	20,227 06	
		712,636 41

C.—Debts not above enumerated for which the Corporation  
holds securities as follows:

14. (b) Debts secured by Municipal bonds or debentures .....	13,187 61
--	-----------

D.—Unsecured Debts and other Assets.

27. (a) Office furniture—London, Windsor .....	\$2,600 00	
28. (b) Accrued rent .....	51 00	
29. (c) Auxiliary safes .....	208 00	
		2,859 00

E.—Cash.

32. (b) In bank in Canada .....	\$22,373 83	
35. In bank in London, England .....	261 94	
		22,635 77

F.—Assets not hereinbefore mentioned.

37. (a) Premier Trust share capital .....	55,000 00	
Total assets .....		\$840,318 79



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

	(Col. 1.)	(Col. 2.)	Total Col. 4.
I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1915.			
3.	(i) On hand .....		\$28,503 07
	(ii) In bank .....		
B.—Sums received wholly or partly on Capital Stock.			
4. (a)	Calls on joint stock permanent capital.. .....	\$10,773 08	
5. (b)	Premiums on (4) .....	498 85	
		<hr/>	11,271 93
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10.	(i) Principal . . . . .	\$210,829 09	
11.	(ii) Interest . . . . .	51,759 30	
(b) On other securities:			
12.	(i) Principal Municipal Debentures... ..	1,950 90	
		<hr/>	264,539 29
D.—Receipts from Real Estate owned beneficially by Corporation.			
17. (b)	Rents . . . . .	\$2,378 70	
		<hr/>	2,378 70
E.—Miscellaneous.			
19. (b)	Premiums or bonus on loans .....	\$2,447 30	
		<hr/>	2,447 30
F.—Borrowed Money.			
26. (b)	Borrowed by taking deposits .....	\$611,631 40	
27. (c)	Borrowed on debentures .....	67,194 80	
		<hr/>	678,826 20
G.—Receipts from other sources.			
30. (a)	Accrued rent .....	\$266 00	266 00
Total . . . . .			<hr/> \$988,232 49

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	Total Col. 4.
1. (a) Loaned on mortgages of realty .....	.....	\$187,298 03	
3. (ii) Accrued rent .....	.....	51 00	
4. (iii) Premier Trust Co. share capital..	.....	55,000 00	
5. (iv) Municipal debentures .....	.....	95 90	
			\$242,444 93
7. (d) Real estate .....	.....	\$20,227 06	20,227 06



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$28,093 83	\$28,093 83	
			28,093 83

## C.—Borrowed Money.

19. (b) Deposits			
Principal . . . . .	.....	.....	618,185 01
Interest . . . . .	.....	.....	7,380 10
20. (c) Debentures issued in Canada:			
Principal . . . . .	.....	.....	30,351 81
Interest . . . . .	.....	.....	5,827 97
24. (g) Guarantees paid: Interest .....	.....	.....	38 45

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees.....	\$6,060 00		
26. (b) Commission or brokerage .....	1,599 02		
27. (c) Loan inspection .....	101 35		
28. (d) Stationery, postage, printing and advertising . . . . .	803 99		
29. (e) Law costs .....	68 50		
30. (f) Rent, taxes (other than in 7 and 32) and rates, \$926.17; war tax, \$708.55.	2,146 21		
32. (h) Registration fees .....	612 83		
33. (i) Other management expenses .....	437 28		
		.....	11,829 18

## E.—Other Expenditures, viz.:

34. (a) Insurance . . . . .	\$279 50		
35. (b) Office furniture—London and Windsor.	900 00		
36. (c) Bank commission .....	38 88		
		.....	1,218 38

## F.—Balance.

37. (a) Cash on hand and in banks .....	.....	.....	22,635 77
Total . . . . .			\$988,232 49

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$34,819.11; issued elsewhere, .....
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$147,530.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, .....; on debentures, .....; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.81%; (b) 6%.
  - (ii) Not owned beneficially: (a) Nil; (b) nil.

6. Of the mortgages owned beneficially by the Corporation, all is owned on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$20,227.66.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 5; amount, \$29,061.91.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,746,655.00.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Managing Director, \$5,000; Secretary-Treas., \$5,000; Accountant, \$2,000; Clerk, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? January 20th, 1917.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: Major Geo. W. Hayes and O. H. Talbot.  
For 1917: To be appointed February 21st, 1917.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? June 30th and December 31st, 6%.
16. What is the date appointed for the Annual Meeting? February 21st, 1917. Date of last Annual Meeting? February 16th, 1916.
17. Special General Meetings held in 1916: Dates, none.

## THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS

Incorporated under the Building Society's Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company.—Decl. Book II, p. 57.

Letters Patent of Canada (6th April, 1883) incorporating the Company under the Canada Joint Stock Companies Act, 1877, with the corporate name of the Real Estate Loan Company of Canada, Limited.—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said the Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said the Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co.'s Act, 1877), and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V., c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V., c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

## ANNUAL STATEMENT

Of the condition and affairs of the Real Estate Loan Company of Canada (Limited), at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 2 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

M. H. Aikens, M.D., Prés., Burnhamthorpe;	9th Feb., 1916; 7th Feb., 1917.
E. Douglas Armour, K.C., Vice-Pres., Toronto;	" "
Edmund Wragge, Director, Toronto;	" "
Wm. A. Cooke, Director, Toronto;	" "
H. W. Mickle, Director, Toronto;	9th March, 1916; "
E. L. Morton, Manager, Toronto.	

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.



SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Act or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
		\$	\$	\$ c.	\$ c.
1. Fully called stock.....	5,000	100	500,000	500,000 00	.....
Totals .....	5,000	.....	500,000	500,000 00	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon .....	\$500,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	17,596 90
5. (e) Unappropriated profits in respect of (1).....	5,375 64
6. (f) Reserve fund in respect of (1) .....	210,000 00
7. (g) Contingent fund in respect of (1) .....	30,000 00
	<hr/>
	\$762,972 54

C.—Liabilities to Stockholders or Shareholders (other than as shown under A or B), viz.:

26. On conversion of stock .....	60 00
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Liabilities to the Public.

27. Unclaimed deposits: Right reserved to require 30 days' notice on any withdrawal .....	\$257 33
29. Debentures issued in Canada .....	45,887 86
30. Interest due and accrued on (29) .....	624 39
31. Debentures issued elsewhere than in Canada .....	588,594 86
32. Interest due and accrued on (31) .....	3,824 76
41. Other liabilities to the public, viz.:	
42. (a) Reserved for War Tax .....	239 68
	<hr/>
	639,428 88
Total liabilities .....	\$1,402,461 42



Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,251,338 40
10. (b) Debts secured by mortgaged land held for sale.....	56,788 50
	<u>\$1,308,126 90</u>
C.—Debts not above enumerated for which the Corporation holds securities as follows:	
14. (b) Municipal bonds or debentures owned by Company..	\$39,210 35
15. (c) Public School debentures owned by Company.....	10,083 97
17. (e) Dominion Government stock or bonds owned by Company . . . . .	4,897 04
22. (j) Debts secured only by stock loans .....	904 58
	<u>55,095 94</u>
E.—Cash.	
31. (a) On hand .....	\$60 85
32. (b) In banks .....	39,177 73
	<u>39,238 58</u>
Total assets .....	<u>\$1,402,461 42</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1915.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
2. (i) On hand .....	.....	.....	\$5,382 79
3. (ii) In banks .....	.....	.....	33,200 44

C.—Receipts on account of Investments, Loans, or Debts.

(a) On mortgages of realty:			
10. (i) Principal .....	.....	.....	97,165 23
11. (ii) Interest .....	.....	.....	87,291 14
(b) On other securities:			
12. (i) Principal .....	.....	.....	20,095 73
13. (ii) Interest or dividends .....	.....	.....	3,532 76

C.—Unsecured Debts.

15. (ii) Interest .....	.....	1,917 18
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D.—Receipts from Real Estate owned Beneficially by Corporation.

16. (a) Sales, not included in any of the foregoing) .....	}	.....	593 03
17. (b) Rents.....			

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

F.—Borrowed Money.		
27. (c) Borrowed on debentures .....		118,507 59
G.—Receipts from Other Sources.		
30. (a) Dividends outstanding on 30th December, 1916 .....		93 06
Total .....		\$367,778 95

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
I.—Expended on Corporation Account.			
1. (a) Loaned on mortgages of realty .....			\$54,724 40
(b) Loaned or invested in other securities, viz.:			
2. (i) On call .....			12,077 86
3. (ii) Invested in Municipal debentures. ....			43,166 84
(c) Insurances or taxes advanced on property vested in the Corporation ...			2,103 97
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	\$35,068 56		35,068 56
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
20. (c) Debentures issued in Canada: Principal, \$25,483.50; interest, \$2,173.96 .....			27,657 46
21. (d) Debentures issued elsewhere: Principal, \$109,783.80; interest, \$28,064.19 ....			137,848 07
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees .....			8,665 70
26. (b) Commission or brokerage .....			9 33
28. (a) Stationery, postage, printing and advertising .....			516 09
29. (e) Law costs .....			2 50
30. (f) Rent (other than in 7 and 32) and rates. ....			678 98
31. (g) Travelling expenses .....			277 40
32. (h) Registration fees, taxes and war taxes..			2,754 15
33. (i) Other management expenditure, including subscription to Patriotic Fund and British Red Cross .....			490 50
E.—Other Expenditures, viz.:			
34. (a) Expenses of money borrowed .....			1,298 56
35. (b) Vote by shareholders at Annual Meeting .....			1,200 00

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## F.—Balance.

37. (a) Cash on hand and in banks, Canada and Great Britain .....	39,238 58
Total .....	\$367,778 95

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$24,300.00; issued elsewhere, \$55,119.80.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: .....
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, nil; on debentures, 4.78%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.78%; (b) 6.84%.
  - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$130,335.72 is on realty situate in Ontario, and \$1,121,002.68 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$52,356.75.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 26; amount, \$52,235.16.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$2,500,000.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Mortgages, yearly; other securities, yearly, or as may seem advisable.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager and Agents, \$5,000 each.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):
 

For 1916: S. W. Black, H. D. Lockhart Gordon.

For 1917: S. W. Black, H. D. Lockhart Gordon.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 2nd January and 2nd July, 3½% each; 7% in all.
16. What is the date appointed for the Annual Meeting? 7th February, 1917. Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE ROYAL LOAN AND SAVINGS COMPANY.

Head Office, Brantford, Ontario.

CONSTATING INSTRUMENTS.

Incorporated under the Building Societies Act (Consol. Stat. U. C., chap. 53), by declaration filed with the Clerk of the Peace for the County of Brant, on the 24th March, 1876 (Decl. Book 1, 3.)

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, Chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the Royal Loan and Savings Company of Brantford, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario pursuant to the laws of the said Province.

The head office of the Corporation is at 38-40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1916; February, 1917.
Charles B. Heyd, Vice-President, Brantford;	" "
John Mann, Director, Brantford;	" "
A. J. Wilkes, K.C., Director, Brantford;	" "
A. K. Bunnell, F.C.A., Director, Brantford;	" "
Franklin Grobb, Director, Brantford;	" "
W. G. Helliker, Manager and Secretary, Brantford.	

A. Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$600,000.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares.	Par value of shares.	—		
1. Fully called stock.....	12,000	\$ 50	\$ 600,000	\$ c. 600,000 00	\$ c. ....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.	Capital and Liabilities.
<hr/>	
Capital—(Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital fully called; total called, \$600,000.00; total paid thereon .....	\$600,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	12,000 00
6. (f) Reserve fund in respect of (1) .....	390,000 00
10. (j) Profit and loss—balance carried forward .....	3,184 95
	<hr/>
	\$1,005,184 95
Liabilities to the Public.	
27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$493,780 82
28. Interest on deposits, due or accrued or capitalized.....	2,549 72
29. Debentures issued in Canada .....	980,580 14
30. Interest due and accrued on (29) .....	20,656 34
41. Other Liabilities to the Public, viz.:	
42. (a) Sundry items .....	513 00
	<hr/>
	1,498,080 02
Total liabilities .....	<hr/>
	\$2,503,264 97
<hr/>	
Cr.	Assets.
<hr/>	
I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
1. (a) Office premises situate as follows:	
(i) At Brantford (held in freehold) .....	\$55,000 00
5. (b) Freehold land, other than foregoing .....	2,283 22
	<hr/>
	\$57,283 22
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,612,308 15
10. (b) Debts secured by mortgaged land held for sale.....	4,152 99
11. (c) Interest due or accrued on items (9) and (10) and not included therein .....	65,686 35
	<hr/>
	1,682,147 49
C.—Debts not above enumerated for which the Corporation holds securities, as follows:	
14. (b) Debts secured by municipal bonds or debentures....	\$129,323 87
15. (c) Debts secured by Public School debentures .....	26,856 81
17. (e) Debts secured by Government stock or bonds .....	44,132 27
18. (f) Debts secured by stock or bonds of any of the Pro- vinces of Canada .....	37,415 76
19. (g) Debts secured by stocks or bonds of other Govern- ments .....	67,536 77
20. (h) Debts secured only by permanent stock or shares of the Corporation .....	23,983 60
23. (k) Loans on stocks and debentures .....	54,164 25
25. (m) Stocks owned by Company.....	320,483 50
	<hr/>
	703,896 83

## Assets.—Continued.

## D.—Unsecured Debts.

27. (a) Sundry items .....	\$251 27
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## E.—Cash.

31. (a) On hand .....	\$10,115 36	
32. (b) In banks .....	49,570 80	
		59,686 16
Total assets .....	\$2,503,264 97	

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

		(Total Col. 4.)
2. (i) On hand .....	\$8,061 39	
3. (ii) In bank .....	111,939 64	

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....	13,800 00
5. (b) Premiums on (4) .....	4,140 00

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .....	218,218 91
11. (ii) Interest .....	109,890 67

## (b) On other securities:

12. (i) Principal .....	66,995 55
13. (ii) Interest or dividends .....	39,475 67

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales (not included in any foregoing items) .....	14,083 69
17. (b) Rents .....	482 54

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	982,046 27
27. (c) Borrowed on debentures .....	219,850 39

## G.—Receipts from other sources, viz.:

30. (a) Rent of office premises .....	1,120 00
(b) Safety boxes .....	360 75
(c) Sundries .....	85 00
Total .....	\$1,790,550 47

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	\$175,609 22
(b) Loaned or invested on other securities:—	
2. (i) Municipal, School and Government Debentures .....	189,421 79
4. (iii) Loans on stocks and debentures .....	63,075 00
6. (c) Real estate purchased, transferred to property from loans .....	4,316 43
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation, repairs, insurance .....	2,138 83

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	47,159 24
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## C.—Borrowed Money (other than foregoing) or Interest.

19. (b) Deposits:		
Principal .....	\$917,853 11	
Interest .....	14,588 93	
		932,442 04
20. (c) Debentures issued in Canada:		
Principal .....	\$247,625 69	
Interest .....	47,274 12	
		294,899 81

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	7,160 00
26. (b) Commission or brokerage exchange, and insurance .....	2,465 62
28. (d) Stationery, postage, printing and advertising .....	800 29
29. (e) Law costs and solicitor's salary .....	420 65
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates .....	5,129 30
32. (h) Registration fees .....	150 00
33. (i) Other management expenditure .....	236 63
Sundries .....	4 44

## E.—Other Expenditure, viz.:

34. (a) Brant Patriotic Assn. and British Red Cross Funds .....	1,750 00
35. (b) Auditors, \$700; directors, \$2,625 .....	3,325 00
36. (c) Valuator's costs, \$295.27; Guarantee Company, \$64.75 .....	360 02

## F.—Balance.

37. (a) Cash on hand and in banks .....	59,686 16
Total .....	\$1,790,550 47

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$215,779.00; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Nil.



3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$279,049.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3.16%; on debentures, 4.93%; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.91%; (b) 5.72%.
  - (ii) Not owned beneficially: (a) All owned beneficially; (b) all owned beneficially.
6. Of the mortgages owned beneficially by the Corporation, \$782,238.67 is on realty situate in Ontario, and \$830,070.08 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation (all owned) is on realty situate in Ontario, and (all owned) is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$4,316.43.
  - (ii) Not so owned: All owned beneficially.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 20; amount, \$24,618.72.
  - (ii) Not so owned: No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$4,838,996.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$10,000.00; Accountant, \$5,000.00; Teller, \$2,500.00; Ledger-keeper, \$1,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: F. W. Frank and C. J. Parker, C.A., Brantford.  
For 1917: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 2nd, 1916, 2%; April 1st, 1916, 2%; July 2nd, 1916, 2%; October 1st, 1916, 2%.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.  
Date of last Annual Meeting? February 14th, 1917.
17. Special General Meetings held in 1916: Dates, nil.



THE EDINBURGH CANADIAN MORTGAGE COMPANY, LIMITED.

Head Office, Edinburgh, Scotland.

CONSTATING INSTRUMENTS.

Certificate of Incorporation (24th February, 1912), issued by Registrar of Joint Stock Companies for Scotland, under the Companies' (Consolidation) Act, 1908.  
Memorandum of Association and Articles of Association under the above Act.  
For the lending and borrowing powers, see Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Edinburgh Canadian Mortgage Company, Limited, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Head Office of the Corporation is at No. 4 Melville Street, in the City of Edinburgh, Scotland.

The chief agency for Ontario is situate at C. P. R. Building, in the City of Toronto, in the Province of Ontario.

The chief agents and attorneys for Ontario are Messrs. Wood, Gundy & Co., and their address is C. P. R. Building, Toronto, in the Province of Ontario.

The Board is constituted of eight directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows:

- \*Sir Andrew H. L. Fraser, President, Edinburgh.
- Sir David Paulin, Director, Edinburgh.
- Thomas Jackson, Director, Glasgow.
- James Macdonald, Director, Edinburgh.
- William Garden, Director, Uttershill, Penicuik.
- Samuel John Moore, Director, Toronto.
- Newton Wesley Rowell, Toronto.
- George Herbert Wood, Toronto.
- Wood, Gundy & Co., Managers, Toronto.
- W. A. Wood, Interim Secretary, 4 Melville Street, Edinburgh.

A. Permanent capital stock: Total amount authorized, \$1,216,625; total amount subscribed, \$973,300, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called			\$ c.	\$ c.	
Preference shares ....	100,000	£1	486,650 00	486,650 00	Nil
Ordinary shares .....	100,000	each	486,650 00	486,650 00	
Totals .....	200,000	.....	973,300 00	973,300 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.  
(Not printed.)

\*Retire at general meetings in rotation.

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## I.—Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

Preference shares fully paid .....	\$486,650 00	
1. (a) Ordinary shares fully paid .....	486,650 00	
4. (d) Dividends declared .....	12,166 25	
5. (e) Unappropriated profits .....	61,085 00	
6. (f) Reserve fund in respect of (1) .....	29,199 00	
		<u>\$1,075,750 25</u>

## Liabilities to the Public.

27. Deposits .....	99,240 09	
28. Interest on deposits, due, accrued or capitalized .....	423 96	
31. Debentures issued elsewhere than in Canada .....	452,036 86	
32. Interest due and accrued on (31) .....	2,838 33	
37. Owing to banks .....	4,868 56	
39. Due on loans in process of completion or to pay assumed mortgages .....	22,476 94	
41. Other liabilities to the public, viz.:		
42. (a) Income tax .....	13,402 06	
		<u>\$1,671,037 05</u>
Total actual liabilities .....		

Cr. Assets.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$1,468,486 88
10. (b) Debts secured by mortgaged land held for sale .....	44,878 35
11. (c) Interest due and accrued on item (9) .....	55,963 00

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$29,350 00	
15. (c) Debts secured by public school debentures .....	5,000 00	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada .....	6,850 00	
19. (g) Debts secured by stocks or bonds of other governments ..	29,199 99	
26. (u) Interest due or accrued on 14 to 25 not included therein ..	431 71	
		<u>70,831 70</u>

## E.—Cash.

31. (a) On hand .....	\$105 90	
32. (b) In banks in Canada and Scotland .....	14,949 70	
		<u>15,055 60</u>

## F.—Assets not hereinbefore mentioned.

37. (a) Furniture ..	\$2,298 68	
38. (b) Suspense ..	805 75	
39. (c) Mortgage charges .....	12,717 09	
		<u>15,821 52</u>
Total assets .....		<u>\$1,671,037 05</u>

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balances as at 31st December, 1915.

2.	(i) On hand .....	\$252 85
3.	(ii) In bank .....	2,638 15

## C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10.	(i) Principal .....	181,262 20
11.	(ii) Interest on mortgages .....	125,841 90
(b) On other securities:		
12.	Principal, call loans and investments .....	541,273 52
13.	(ii) Interest or dividends on (12) .....	3,735 43

## D.—Receipts from Real Estate owned Beneficially by Corporation.

16. (a)	Net profits from land sold .....	1,215 61
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## E.—Miscellaneous.

18. (a)	Commission, brokerage, etc. ....	3,945 43
19. (b)	Premium on bonus or loans .....	63 90

## F.—Borrowed Money.

26. (b)	Borrowed by taking deposits .....	49,358 47
27. (c)	Borrowed on debentures .....	12,682 90

## G.—Receipts from other sources.

30. (a)	Mortgage charges .....	11,503 17
(b)	Assumed mortgage interest .....	3,302 59
(c)	Exchange .....	2,204 50
	Transfer fees .....	35 87
Totals ..		\$939,316 49

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums loaned or invested on Capital Account.

1. (a)	Loaned on mortgages of realty .....	\$210,944 55
(b) Loaned or invested on other securities, viz.:		
2.	(i) Call loans .....	413,878 18
3.	(ii) Assumed mortgages, principal .....	22,723 84
4.	(iii) Interest on assumed mortgages .....	3,329 09
5.	(iv) Charges on assumed mortgages .....	66 40
6. (c)	Real estate purchased .....	34,394 12



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$40,674 06
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## C.—Borrowed Money (Other than Foregoing) or Interest paid thereon, viz.:

18. (a) Bank account, principal and interest .....	6,522 53
19. (b) Deposits, principal, \$56,986.71; interest, \$9,069.53 ..	66,056 24
21. (d) Debentures issued elsewhere: Principal .....	\$42,995 52
Debentures issued elsewhere: Interest .....	25,914 86
	<hr/> 68,910 38

## D.—Management Expenses.

25. (a) Salaries, wages and fees .....	17,917 44
26. (b) Commission or brokerage, capital charge .....	2,117 13
28. (d) Stationery, postage, printing and advertising .....	2,239 22
29. (e) Law costs .....	267 56
30. (f) Fuel, rent, taxes .....	11,627 99
31. (g) Travelling expenses .....	2,577 50
33. (l) Other management expenditure .....	534 66

## E.—Other Expenditure, viz.:

34. (a) Mortgage charges .....	17,334 68
35. (b) Furniture ..	1,341 57
36. (c) Suspense ..	803 75

## F.—Balance.

37. (a) Cash on hand .....	\$105 90
(b) Cash in banks .....	14,949 70
	<hr/> 15,055 60
Total ..	<hr/> \$939,316 49

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, .....; issued elsewhere, \$76,769.
2. Amount of other existing obligations which will mature in 1917: \$68,131.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: .....
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 5%; on debentures, 4½%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 8.20%; (b) 5½%.
  - (ii) Not owned beneficially: (a) .....; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$85,100 is on realty situate in Ontario, and \$1,383,386 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$34,394.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No. 12; amount, \$33,800.
  - (ii) Not so owned: No., nil; amount, nil.



10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$5,506,895.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? .....
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, \$25,000; Inspector, \$5,000; Saskatoon Manager, \$5,000; Clerk, \$1,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st May, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):

For 1916: Martin Currie & Co., 55 Queen St., Edinburgh.  
For 1917: Martin Currie & Co., 55 Queen St., Edinburgh.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? Ordinary, 5%, paid 29th January and 29th July, 1916; Preference, 5%, paid 15th April and 15th October, 1916.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? 27th July, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE WATERLOO COUNTY LOAN & SAVINGS COMPANY.

Head Office, Waterloo, Ontario.

CONSTATING INSTRUMENTS.

Incorporated by Letters Patent 7th April, 1913, under the Loan and Trust Corporations Act, 2 George V., 1912, chap. 34, now R.S.O. 1914, chap. 184.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chapter 184.

ANNUAL STATEMENT

Of the condition and affairs of the Waterloo County Loan & Savings Company of Waterloo, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Erb Street, in the Town of Waterloo, in the Province of Ontario.

The Board is constituted of eleven directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Thos Hilliard, President, Waterloo, Ont.;	10th February, 1916; 8th February, 1917.
Edward F. Seagram, Vice-President, Waterloo, Ont.;	" "
S. B. Bricker, Director, Waterloo, Ont.;	" "
F. S. Kumpf, Director, Waterloo, Ont.;	" "
Fred. Halstead, Director, Waterloo, Ont.;	" "
Dr. W. L. Hilliard, Director, Waterloo, Ont.;	" "
P. H. Sims, Director, Toronto, Ont.;	" "
Geo. D. Forbes, Director, Hespeler, Ont.;	" "
Thos. Trow, Director, Stratford, Ont.;	" "
M. M. Bricker, Director, Kitchener, Ont.;	" "
A. J. Kimmel, Director, Kitchener, Ont.;	" "
P. V. Wilson, Manager and Secretary, Waterloo, Ont.,	March 1st, 1913, date of annual meeting.

A.—Permanent capital stock: Total amount authorized, \$2,000,000.00; total amount subscribed, \$466,100.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent Capital Stock created by virtue of Loan and Trust Corporations Act.

Description.	Total amount issued and subsisting at 31st Dec., 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.	Remarks.
	Par value of shares.	No. of shares.	—			
			\$ c.	\$ c.	\$ c.	
1. Fully called stock..	4,522	100	452,200 00	382,404 93	69,795 07	
2. Partly called stock.	139	100	13,900 00	1,375 00	12,525 00	
Totals.....	4,661	.....	466,100 00	383,779 93	82,320 07	

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (b) Ordinary joint stock capital, fully called; total called, \$452,200; total paid thereon .....	\$382,404 93	
3. (cc) Ordinary joint stock capital, partly called; subscribed, \$13,900; total paid thereon .....	1,375 00	
4. (d) Dividends declared in respect of (1), (2), not yet paid .....	11,183 40	
5. (e) Unappropriated profits in respect of (2) .....	1,878 04	
6. (f) Reserve fund in respect of (2) .....	60,000 00	
7. (g) Contingent fund in respect of (1), (2) or (3) .....	3,000 00	
		\$459,841 37
Liabilities to the Public.		
27. Deposits (including unclaimed deposits), right reserved to require 30 days' notice on any withdrawal....	\$414,218 27	
29. Debentures issued in Canada .....	199,119 00	
30. Interest due and accrued on (29) .....	3,500 32	
		616,837 59
Total actual liabilities .....		\$1,076,678 96

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (a) Office premises situate as follows:		
2. (i) At Waterloo, Ont.; held in freehold.....	} \$12,500 00	
At Kitchener, Ont.; leasehold, office furniture		
owned by Company .....		
5. (b) Freehold land other than foregoing .....	17,773 95	\$30,273 95
B.—Debts secured by Mortgages of Land.		
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$509,131 10	
11. (c) Interest due or accrued on item 9, not included therein .....	36,151 46	
		545,282 56
C.—Debts not above enumerated for which the Corporation holds securities as follows:		
14. (b) Debts secured by municipal bonds or debentures.....	\$279,937 66	
15. (c) Debts secured by public school debentures .....	64,904 61	
16. (d) Debts secured by Loan Corporations' debentures.....	26 75	
17. (e) Debts secured by Dominion Government stock or bonds, War Loans .....	14,574 37	
18. (f) Debts secured by stock or bonds of any of the Provinces of Canada, Alberta .....	5,887 14	



Assets.—Continued.

19. (g) Debts secured by stocks or bonds of other Govern- ments, Anglo-French .....	36,666 26	
20. (h) Debts secured by permanent stock of the Corpora- tion .....	5,150 00	
22. (j) Debts secured by stock .....	6,570 00	
26. (n) Interest due or accrued .....	13,838 05	
		427,554 84
E.—Cash.		
31. (a) On hand .....		17,068 94
32. (b) In banks .....		56,498 67
Total assets .....		\$1,076,678 96

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1915.			
	Col. 1.	Col. 3.	(Col. 4.)
1. Cash:			
2. (i) On hand .....	\$12,048 92		
3. (ii) In bank .....	52,132 89		
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (a) Calls on joint stock permanent stock...		\$50,903 03	
5. (b) Premiums on (4) .....		4,305 00	\$55,208 03
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10. (i) Principal .....	27,464 86		
11. (ii) Interest .....	30,333 44		
(b) On other securities:			
12. (i) Principal .....	143,046 13		
(ii) Interest or dividends .....	21,458 54		
D.—Receipts from Real Estate Owned Beneficially by Corporation.			
17. (b) Rents, rooms over office .....	743 59		
F.—Borrowed Money.			
26. (b) Borrowed by taking deposits .....	840,840 48		
27. (c) Borrowed on debentures .....	143,812 78		
G.—Receipts from Other Sources.			
30. (a) Interest from bank deposits .....	421 90		
			1,272,303 53
Total .....			\$1,327,511 56



## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	(Col. 4.)
1. (a) Loaned on mortgages of realty .....	\$105,739 67		
(b) Loaned or invested on other securities, viz.:			
2. (i) Municipal debentures .....	234,938 72		
3. (ii) School debentures .....	11,342 61		
4. (iii) Canadian War Loan .....	27,568 86		
Province of Sask. ....	10,022 60		
5. (iv) Other securities .....	48,100 00		
7. (d) Incumbrances on realty paid off .....	10,332 38		

## B.—Expended on Stock Account.

8. Dividends on permanent stock .....	20,306 70
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## C.—Borrowed Money (other than foregoing, or interest thereon paid), viz.:

19. (b) Deposits:	
Principal . . . . .	728,471 08
Interest . . . . .	15,077 08
20. (c) Debentures issued in Canada:	
Principal . . . . .	24,579 70
Interest . . . . .	4,185 90

## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	7,189 09
26. (b) Commission or brokerage .....	1,368 46
28. (d) Stationery, postage, printing, and advertising . . . . .	1,217 46
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates .....	3,076 08
31. (g) Travelling expenses .....	55 80
33. (i) Other management expenditure .....	280 44

## E.—Other Expenditures.

34. (a) Exchange . . . . .	91 32
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## F.—Balance.

37. (a) Cash on hand .....	17,068 94
38. (i) In banks .....	56,498 67

Total . . . . .	\$1,327,511 56
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## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$50,005.76; issued elsewhere, .....
2. Amount of other existing obligations which will mature in 1917: .....

3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$72,000.58.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, 4.90%; on debenture stock, 0.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.75%; (b) about 6.90%.
  - (ii) Not owned beneficially: (a) none; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$185,100 is on realty situate in Ontario, and \$324,031.10 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, ..... is on realty situate in Ontario, and ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$10,332.38.
  - (ii) Not so owned: .....
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No, 5; amount, \$10,600.
  - (ii) Not so owned: No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,223,905.
  - (ii) Not so owned: .....
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000.00; three officers, \$5,000 each.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? January 22, 1917.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: J. M. Scully and Jeremiah Scully.  
For 1917: Same parties.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? June 30th and December 31st, 6%.
16. What is the date appointed for the Annual Meeting? February 8th. Date of last Annual Meeting? February 11th, 1916.
17. Special General Meetings held in 1916: Dates, none.

DYMENT SECURITIES LOAN AND SAVINGS COMPANY.

Head Office, Barrie, Ontario.

CONSTATING INSTRUMENTS.

Incorporated on 15th May, 1902, by Special Act of the Dominion of Canada, 2 Edward VII., c. 60.

ANNUAL STATEMENT .

Of the condition and affairs of the Dymment Securities Loan and Savings Company, Barrie, Ont., at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 93 Dunlop Street, in the Town of Barrie, in the Province of Ontario.

The Board is constituted of four directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective term of office:

A. E. Dymment, President, Toronto, Ont.;	February 8th, 1916;	February 12th, 1917.
Thos. W. Baker, Vice-President, London;	"	"
W. E. Wismer, Director, London;	"	"
S. Dymment, Director, Barrie;	"	"
S. Dymment, Manager-Secretary, Barrie;	"	"

A.—Permanent capital stock; total amount authorized, \$2,000,000; total amount subscribed, \$652,200, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2—Fixed and Permanent Capital Stock created by virtue of Private Act.

Description.	No of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining uncalled.
1. Fully called .....	6,522	\$ 100	\$ 652,200	\$ 652,200	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. Ordinary joint stock capital fully called; total called, \$652,200; total paid thereon .....	\$652,200 00
4. (d) Dividend declared in respect of (1), not yet paid .....	16,305 00
5. (e) Unappropriated profits in respect of (1) .....	88,387 65

## Liabilities to the Public.

27. Deposits (right reserved to require 30 days' notice of any withdrawal)	94,914 18
41. Other liabilities to the public .....	224 19
42. (a) Solicitors .....	36 40
Total liabilities .....	\$852,067 42

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

(Col. 4.)

9. (a) Debts (other than item 10) secured by mortgages of land ..	\$449,287 30
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## C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks and bonds .....	399,607 68
---	------------

## E.—Cash.

31. (a) On hand and in bank .....	3,172 44	
		852,067 42
Total assets .....		\$852,067 42

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1915.

2. (i) On hand .....	\$1,274 91
(ii) In bank .....	11 95

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal ..	5,924 81
11. (ii) Interest ..	40,827 82

## (b) On other securities:

12. (i) Principal ..	30,025 00
13. (ii) Interest ..	5,268 76



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

## F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts .....	\$324 19
26. (b) Borrowed by taking deposits .....	30,845 61
Totals . . . . .	\$114,503 05

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$36,237 87
--	-------------

## B.—Expended on Stock Account.

8.—Dividends paid on terminating stock .....	32,597 50
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz:

18. (a) Bank account (principal and interest) .....	20 55
19. (b) Deposits:	
Principal . . . . .	\$39,660 83
Interest . . . . .	66 48
	39,727 31

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	1,368 00
28. (d) Stationery, postage, printing and advertising .....	2 50
30. (f) Fuel, rent and taxes (other than in 7 and 32) and rates .....	871 97
32. (h) Registration fees .....	80 00
33. (i) Other management expenditure .....	10 26

## E.—Other Expenditure.

36. (c) Government war tax .....	404 66
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## F.—Balance.

37. (a) Cash on hand and in bank .....	3,172 44
Totals . . . . .	\$114,503 05

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, no debentures issued.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.

4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, .....; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) ; (b)
    - (ii) Not owned beneficially: (a) All securities are owned beneficially by Co.
6. Of the mortgages owned beneficially by the Corporation, \$449,287.30 is on realty situate in Ontario and ..... is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially, .....
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., ; amount, none.
  - (ii) Not so owned: No., ; amount, none.
10. Aggregate market value of land mortgaged to the Corporation.
  - (i) Mortgages owned beneficially: .....
  - (ii) Not so owned: .....
11. How often are the securities held by the Corporation valued? No stated period.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, \$5,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private.
13. Date when the accounts of the Corporation were last audited?
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):

For 1916: Will B. King, John B. Barr.  
For 1917: Same as 1916.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 5% per annum.
16. What is the date appointed for the Annual Meeting? February 5th, 1917. Date of last Annual Meeting? February 7th, 1916.
17. Special General Meetings held in 1916: Dates, .....

## PORT ARTHUR AND FORT WILLIAM MORTGAGE COMPANY, LIMITED.

Head Office, Port Arthur, Ontario.

## CONSTATING INSTRUMENTS.

Incorporated by Letters Patent, as a Loan Company, under the Companies Act (Canada), Part III, on the 24th January, 1914.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

## ANNUAL STATEMENT

Of the condition and affairs of the Port Arthur and Fort William Mortgage Company, Limited, of Ontario, at the 31st December, 1916, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is 25 N. Cumberland Street, in the City of Port Arthur, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

J. J. Carrick, M.P., President,  
 Port Arthur, Ont.; 14th February, 1917, to 13th February, 1918.  
 John F. Teskey, Director, Port Arthur, Ont.; "  
 Sir William Mackenzie, Director, Toronto, Ont.: "  
 A. J. McComber, Managing Director and Secretary.

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$685,800.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, November 1st, 1914. Rate per cent., £4 11s. 0d. per share. Gross amount, \$685,800.00. Amount paid thereon, \$577,740.58.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	6,858	\$ 100	\$ 685,800 00	\$ c. 577,740 58	\$ c. 108,059 42
Totals.....	6,858	100	685,800 00	577,740 58	108.059 42

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31<sup>ST</sup> DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$685,800; total paid thereon .....	\$577,740 58	
5. (e) Unappropriated profits in respect of (1) .....	44,160 22	
6. (f) Reserve fund in respect of (1) for unearned bonuses or discount .....	2,623 35	
		\$624,524 15

Liabilities to the Public.

35. Debenture stock issued elsewhere than in Canada .....	\$69,593 32	
Interest due and accrued on (35) .....	259 25	
37. Owing to banks .....	21,500 00	
		91,352 57
Total actual liabilities .....		\$715,876 72

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$598,499 08	
11. (c) Interest due and accrued on item (9) and not in- cluded therein .....	65,783 15	
		\$664,282 23

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured by permanent stock or shares of the Corporation .....		15,000 00
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E.—Cash.

31. (a) On hand .....	\$15,034 80	
32. (b) In banks: Canada and England .....	19,072 14	
		34,106 94

F.—Assets not hereinbefore mentioned.

37. (a) Furniture and fixtures .....	\$665 30	
38. (b) Bills receivable .....	1,822 25	
		2,487 55
Total assets .....		\$715,876 72



CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.		
A.—Balance from 31st December, 1915.		
	Col. 3.	Col. 4.
1. Cash-on hand .....	\$8,801 25	
in banks .....	8,028 43	
		\$16,829 68
B.—Sums received Wholly or Partly on Capital Stock.		
4. (a) Calls on joint stock permanent capital .....	37,981 88	37,981 88
C.—Receipts on account of Investments, Loans or Debts.		
(a) Mortgages of realty:		
10. (i) Principal .....	\$188,510 69	188,510 69
11. (ii) Interest .....		32,850 98
E.—Miscellaneous.		
18. (a) Commission brokerage (or remuneration as corporate agent, trustee etc.) .....		5,364 85
F.—Borrowed Money.		
25. (a) Bank or other advances, discounts or overdrafts ..		21,500 00
G.—Receipts from other sources, viz.:		
30. (a) Legal fees .....		421 97
Totals .....		\$303,460 05

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	Col. 1.	Col. 4.
1. (a) Loaned on mortgages of realty .....		\$205,361 81
(b) Loaned on or invested in other securities, viz.:		
2. (i) On Company's own stock .....		15,000 00
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....	\$32,423 82	32,423 82
C.—Borrowed Money (other than foregoing) or interest thereon paid.		
18. (a) Bank account (principal and interest) .....		856 82
23. (f) Debenture stock issued elsewhere: Interest .....		3,482 95

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	5,449 92
26. (b) Commission or brokerage .....	1,200 00
28. (d) Stationery, postage, printing, advertising, etc. ....	444 24
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates. ....	3,762 12
32. (h) Registration fees .....	75 00
33. (i) Other management expenditure .....	1,296 43

## F.—Balance.

37. (b) Cash on hand and in banks .....	34,106 94
Total . . . . .	\$303,460 05

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: \$21,500 (bank loans).
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Approximately, \$200,000.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, 5%.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) About 9%; (b) none.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$595,499.08 is on realty situate in Ontario, and \$3,000.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, ..... is on realty situate in Ontario, and ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 2; amount, \$24,912.79.
  - (ii) Not so owned: No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: Approximately, \$7,000,000.
  - (ii) Not so owned: .....
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Secretary-Treasurer, \$5,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: P. H. B. Dawson and E. Walton.  
For 1917: E. Walton and J. Hanley.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 24th and October 7th; 7% and 5%, respectively.
16. What is the date appointed for the Annual Meeting? 2nd Wednesday in February.  
Date of last Annual Meeting? February 14th, 1917.
17. Special General Meetings held in 1916: Dates, none.

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## II. LOAN COMPANIES.

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### B. COMPANIES HAVING TERMINATING AS WELL AS PERMANENT STOCK OR HAVING TERMINATING STOCK ONLY.

(SEE 4 EDW. VII. (1904) CHAPTER 17, SECTION 6)

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DETAILED REPORTS OF THE SEVERAL COMPANIES.

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DOMINION PERMANENT LOAN COMPANY.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

1890.—Declaration under R.S.O. 1887, c. 169; filed with the Clerk of the Peace for the County of York, 7th May, 1890. The original corporate name was The Dominion Building and Loan Association.

1897.—Act of the Dominion of Canada, 60-61 V., c. 85, extending the business of the Company to the whole Dominion; defining the borrowing powers of the Company; regulating its issue of debentures and debenture stock; providing for the prohibition of loans upon the Company's own stock; continuing the Company under the control of the Loan and Trust Corporations Act of Ontario.

1898.—Order in Council of Ontario (29th January, 1898), changing the corporate name to the Dominion Permanent Loan Company, to take effect from and after 1st August, 1898.

1898.—Act of Dominion of Canada, confirming the said change of corporate name.  
See Statutes of Canada, 1899.

ANNUAL STATEMENT

Of the condition and affairs of the Dominion Permanent Loan Company of Toronto, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

F. McPhillips, President, Toronto, Ont;	9th October, 1916; 1st February, 1917.
Hon. T. W. McGarry, Vice-President, Toronto, Ont.;	12th November, 1916; "
W. M. Gemmel, Director, Clarkson's Ont.;	9th October, 1916; "
Hon. Thomas H. Johnson, Winnipeg, Man.;	1st February, 1916; "
Geo. H. Cowan, K.C., Director, Vancouver, B.C.;	1st Feb., 1916; "
F. M. Holland, Man.-Director and Secretary, Toronto, Ont.;	1st February, 1916; "

A.—Permanent capital stock: Total amount authorized, \$10,000,000; total amount subscribed, \$1,409,200.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock, created by virtue of Building Society Act.

Description.	Total amount issued and subsist- ing at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	Number of shares.	Par value of shares.	—		
1. Fully called stock.....	8,906	\$ 100	\$ 890,600	\$ c. 890,600 00	\$ c. .....
2. Partly called stock ....	5,186	100	518,600	242,768 68	275,831 32
Totals.....	14,092	.....	1,409,200	1,133,368 68	275,831 32

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)



SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.			Fully paid.		Prepaid.		Instalment.		Total.
			No.	Amount.	No.	Amount.	No.	Amount.	
Number and amount in force at 31st December, 1915 ..				\$		\$		\$	\$
			.....	.....	1,217	121,700			
Gross total in force at any time in 1916									
Deduct as follows :	No. of shares	Amount							
Converted into permanent stock during 1916.....	8	\$ 800	.....	.....	8	800			
Forfeited and lapsed during 1916.....	6	600	.....	.....	6	600			
Total deduction....	14	1,400	.....	.....	14	1,400			
Total remaining in force at 31st December, 1916 .....					1,203	120,300			

Summary of Terminating Withdrawable Stock in force at 31st December, 1916.

1,203 shares prepaid stock (other than above) at \$100.00 per share, \$120,300;  
on which 107 shareholders have paid in ..... \$60,150 00

Total . . . . . \$60,150 00

Total amount distributed or credited to Terminating or Withdrawable Stock in 1916.

(1) As interest:  
Rate of interest, per cent. per annum, 8.03 per cent. (1.602 per cent.).

(2) As dividends out of profits, \$3,645.00.  
Rate or rates per cent. of such dividends, 6 per cent.

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital fully called; total called, \$890,600; total paid thereon .....	\$890,600 00
2. (b) Ordinary joint stock capital; total called, \$242,768.68; total paid thereon .....	242,768 68
4. (d) Dividends declared in respect of (1) and (2), but not yet paid .....	34,000 05
5. (e) Unappropriated profits in respect of (1) and (2)...	97,175 10
6. (f) Reserve fund in respect of (1) and (2) .....	508,000 00
7. (g) Contingent fund in respect of (1) and (2) .....	5,964 68
	<hr/> \$1,778,508 51

BALANCE SHEET.—Continued.

B.—Terminating Capital Stock or Shares.		
17. (d) Prepaid stock, less shown in (24); total in force, 1,203 shares at \$100 per share, on which has been paid into loan fund .....	\$60,150 00	
18. (e) Profits or accrued interest on (17), less shown in (25) and credited or appropriated, but not yet paid .....	13,547 55	
25. Interest, profits or dividends due by Corporation, unclaimed dividends .....	45 00	
		\$73,742 55

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal .....	\$215,735 12	
28. Interest on deposits due, or accrued or capitalized.....	8,338 41	
29. Debentures issued in Canada .....	2,356,840 39	
30. Interest due and accrued on (29) .....	42,408 14	
40. Other liabilities to the public, viz.:		
41. (a) Sundry accounts .....	813 48	
		2,624,135 54
Total liabilities .....		\$4,476,386 60

Cr.	Assets.
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I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings), other than foregoing .....	\$50,776 63
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B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$4,171,136 81	
10. (b) Debts secured by mortgaged land held for sale.....	27,645 00	
11. (c) Interest due or accrued on items (9) and (10), not included therein .....	8,561 91	
		4,207,343 72

C.—Debts not above enumerated for which the Corporation holds securities as follows:

20. (h) Debts secured only by permanent stock or shares of the Corporation .....	\$651 61	
22. (j) Debts secured by stocks and bonds .....	919 85	
		1,571 46

D.—Unsecured Debts.

27. (a) Sundry account .....	2,597 28
------------------------------	----------

E.—Cash.

31. (a) On hand .....	\$48,996 40	
32. (b) In banks .....	58,569 21	
		107,565 61

BALANCE SHEET.—Continued.

F.—Assets not hereinbefore mentioned.

37. (a) Office fixtures and furniture .....	\$4,940 78	
38. (b) Debenture stock and bonds .....	101,591 12	\$106,531 90
		<hr/>
Total assets .....		\$4,476,386 60

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1915.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
(b) (Not already shown under (1) ):			
2. (i) On hand .....	\$10,777 83		
3. (ii) In bank .....	103,780 72		
			<hr/>
		.....	\$114,558 55

B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital.....	\$717 00	
		<hr/>
		717 00

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal.....	} \$55,959 05
11. (ii) Interest.....	

(b) On other securities:

12.	(i) Principal.....	} 17,728 69
13.	(ii) Interest or dividends.....	
		<hr/>
		..... 73,687 74

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....	\$1,764 65	
17. (b) Rents .....	244 13	
		<hr/>
		.....
		2,008 78

E.—Miscellaneous.

22. (e) Forfeiture or lapses .....	\$41 30	
24. (g) Conversion of terminating into permanent stock .....		\$738 09
		<hr/>
		779 39



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$410,557 47	
27. (c) Borrowed on debentures .....	977,131 22	
		1,387,688 69

## G.—Receipts from other sources, viz.:

30. (a) Sundry accounts .....	\$2,682 43	
(b) Interest on deposits .....	840 02	
		3,522 45
Total . . . . .		\$1,582,962 60

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	\$30,103 59		
(b) Loaned or invested in other securities:			
2. (i) Real estate, repairs, insurance, etc. ....	884 96		
3. (ii) Bonds and stock purchased .....	2,000 00		
			\$32,988 55

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$67,924 50		
9. Interest paid on terminating stock .....	3,645 00		
15. Terminating stock forfeited or lapsed .....		\$41 30	
16. Terminating stock converted into permanent .....		779 39	
			72,390 19

## C.—Borrowed Money (other than foregoing) or interest thereon paid.

19. (b) Deposits:			
Principal . . . . .	\$401,295 67		
Interest . . . . .	8,342 51		
		\$409,638 18	
20. (c) Debentures issued in Canada:			
Principal . . . . .	\$787,049 64		
Interest . . . . .	116,265 92		
		903,315 56	
			1,312,953 74

## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	\$26,122 98	
26. (b) Commission or brokerage .....	8,223 63	
28. (d) Stationery, postage, printing and advertising . . . . .	3,878 78	



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

29. (e) Law costs .....	712 99	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	4,540 59	
31. (g) Travelling expenses .....	5,301 76	
32. (h) Registration fees .....	445 00	
33. (i) Other management expenses .....	7,838 78	
		57,064 51

## F.—Balance.

37. (a) Cash on hand and in banks .....	107,565 61
Total .....	\$1,582,962 60

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$856,796.40; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$100,000.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, 5%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $7\frac{1}{2}\%$ ; (b) 6%.
  - (ii) Not owned beneficially: (a) None; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$20,025.87 is on realty situate in Ontario, and \$4,151,110.94 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$29,609.38.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, .....
  - (ii) Not so owned: No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$7,000,000.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: Manager, \$5,000.00; Accountant, \$1,000.00; Branch Manager, \$5,000.00; Teller, \$2,500.00; Assistant Branch Manager, \$1,000.00.  
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
 For 1916: G. M. Mulholland, E. J. Howson.  
 For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st, 1916; July 1st, 1916; 6%.
16. What is the date appointed for the Annual Meeting? February 1st, 1917. Date of last Annual Meeting? February 3rd, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE HOME BUILDING AND SAVINGS ASSOCIATION, OF OTTAWA.

Head Office, Ottawa, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169), by declaration filed with the Clerk of the Peace for the County of Carleton, on the 24th June, 1890. (Decl. Book II., 119.) The Company, for purposes of distinction, ordinarily uses the words "of Ottawa" as part of its corporate name, but those words do not appear in the declaration of incorporation.

The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Home Building and Savings Association, of Ottawa, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 95 Sparks Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of seven directors, holding office for two years.

The directors and chief executive officers of the Corporation, at the 31st December, 1916, were as follows, together with their respective terms of office:

E. B. Butterworth, President, Ottawa;	January, 1916; January, 1918.
M. Kavanagh, Vice-President, Ottawa;	" 1915; " 1917.
F. H. Chrysler, Director, Ottawa;	" 1916; " 1918.
D. M. Finnie, Director, Ottawa;	" 1916; " 1918.
Jno. C. Scott, Director, Ottawa;	May 27, 1915; " 1917.
Jas. T. Hammill, Director, Ottawa;	Oct. 1, 1915; " 1917.
R. A. Sproule, Director, Ottawa;	" 1915; " 1917.
A. H. Fitzsimmons, Manager, Ottawa.	

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.	Instalment.	
	No.	Amount.
Number and amount in force at 31st December, 1915 . . . . .	1,707	\$ 341,400
" " issued during 1916 . . . . .	207	41,400
Gross total in force at any time during 1916 . . . . .	1,914	382,800
Deduct as follows:	No.	Amount.
		\$
	262	52,400
	68	13,600
Total deductions . . . . .	330	66,000
Net total remaining in force 31st December. 1916 . . . . .	1,584	316,800

Summary of Terminating or Withdrawable stock in force at 31st December, 1916:  
1,584 shares of instalment stock (payable by fixed periodical payments) at \$1.20 per share of \$200, on which shareholders have paid in ..... \$100,700 80

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

G.—Terminating Capital Stock or Shares.

20. (g) Instalment stock, less shown in (24) total issue now in force, 1,584 shares at \$200 per share, \$316,800.00 on which has been paid in all , of which sum there has been paid into Loan Fund.	\$100,700 80	
21. (h) Profits or accrued interest on (20), less shown in (25) and credited or appropriated but not yet paid . . . . .	26,717 67	
22. (i) Profits or accrued interest on (20), less shown in (25) and not accredited or appropriated . . . . .	4,900 00	
26. Instalments due . . . . .	1,785 60	
		\$134,104 07

Liabilities to the Public.

41. Other liabilities to the public:		
42. (a) Toronto General Trust Corporation (including interest due and accrued) . . . . .	\$40,683 84	
43. (b) Mortgage account . . . . .	5,354 71	
		46,038 55
Total liabilities . . . . .		\$180,142 62

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

5. (b) Freehold land (including buildings) . . . . .	\$39,707 91
--	-------------

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	117,506 35
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C.—Debts not above enumerated for which the Corporation holds securities as follows:

21. (i) Debts secured only by terminating stock or shares of the Corporation . . . . .	\$7,645 00	
22. (j) Debts secured by terminating stock, being arrears of instalments . . . . .	3,651 14	
		11,296 14

E.—Cash.

32. (b) In bank . . . . .	11,632 22
Total assets . . . . .	\$180,142 62



## CASH ACCOUNT

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

3.	(ii) Cash in bank .....	\$9,271 49
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## B.—Sums received wholly or partly on Capital Stock.

8.	(e) Dues on instalment building society stock .....	21,919 20
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## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10.	(i) Principal .....	5,760 63
11.	(ii) Interest .....	6,770 03

## (b) On other securities:

12.	(i) Principal loans on stock .....	3,920 00
13.	(ii) Interest on deposits .....	356 26

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents .....	401 60
-----	-----------------	--------

## E.—Miscellaneous.

19.	(b) Premiums or bonus on loans .....	92 40
20.	(c) Membership or entry fee (being income of Corporation) .....	57 25
21.	(d) Fines .....	223 88
	Transfer fees .....	6 00

## G.—Receipts from Other Sources.

30.	(a) Law costs returned .....	5 74
	(b) Taxes returned .....	8 07

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\$48,792 55

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\$48,792 55

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

## A.—Sums Loaned or Invested on Capital Account.

(Col. 2.)

1.	(a) Loaned on mortgages of realty .....	\$3,600 00
	(b) Loaned or invested in other securities:	
2.	(i) Stock .....	3,225 00
7.	(e) Insurance or taxes advanced on property mortgaged to the Corporation .....	114 30



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

11. Paid for terminating stock withdrawn .....	1,110 00
12. Paid for terminating stock matured .....	5,760 00
13. Profits paid on (11) and (12) .....	2,883 66

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	1,955 00
28. (d) Stationery, postage, printing and advertising .....	31 62
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	134 20
32. (h) Registration fee .....	40 00
33. (i) Other management expenditure .....	30 00

## E.—Other Expenditure, viz.:

34. (a) Interest on advances .....	3,250 00
35. (b) Law costs on foreclosures .....	75 90
36. (c) Expended on real estate .....	4,950 65
(d) Paid on account loan .....	10,000 00

## F.—Balance.

37. (b) Cash in bank .....	11,632 22
Total . . . . .	\$48,792 55

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: \$27,400 (estimated.)
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.
4. Average rate of interest per annum paid by the Corporation during 1916:  $8\frac{2}{5}\%$  on stock matured;  $4\%$  on stock withdrawn; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $7\frac{1}{5}\%$ ; (b)  $7\frac{1}{5}\%$ .
  - (ii) Not owned beneficially: (a)  $7\frac{1}{5}\%$ ; (b)  $7\frac{1}{5}\%$ .
6. Of the mortgages owned beneficially by the Corporation, \$10,256.35 is on realty situate in Ontario, and ..... is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$10,256.35 is on realty situate in Ontario, and ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$39,707 91.
  - (ii) Not so owned: .....
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, none.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$20,000.00.
  - (ii) Not so owned: \$160,000.00.
11. How often are the securities held by the Corporation valued? At time loan is effected.

- 
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager for \$5,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 9th January, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: T. E. Clendennen and Walter M. Ross.  
For 1917: T. E. Clendennen and Walter M. Ross.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? .....
16. What is the date appointed for the Annual Meeting? 3rd Friday of January. Date of last Annual Meeting? 19th January, 1917.
17. Special General Meetings held in 1916: Dates, none.

THE NIAGARA FALLS BUILDING, SAVINGS AND LOAN ASSOCIATION.

Declaration of Incorporation filed with the Clerk of the Peace for the County of Welland on the 5th March, 1894. (Decl. Book I, 29.)  
Incorporated under the Building Societies' Act, R.S.O., 1887, c. 169, s. 2, as amended by 56 V., c. 31, s. 1, which (continued by R.S.O. 1897, c. 205, s. 8 (4)) has the effect of limiting the operations of the Association to the County of Welland.  
The lending and the borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

On the condition and affairs of the Niagara Falls Building, Savings and Loan Association of Niagara Falls, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.  
The head office of the Corporation is at No. 39 Park Street, in the City of Niagara Falls, in the Province of Ontario.  
The Board is constituted of ten directors, holding office for two years  
The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

R. P. Slater, President, Niagara Falls, Ontario;	April, 1915; April, 1917.
R. F. Carter, Vice-President, Niagara Falls, Ontario;	April, 1916; April, 1918.
W. W. Robertson, Director, Niagara Falls, Ontario;	" "
James Harriman, Director, Niagara Falls, Ontario;	" "
John Muir, Director, Niagara Falls, Ontario;	" "
J. L. Harriman, Director, Niagara Falls, Ontario;	" "
J. H. McGarry, M.D., Director, Niagara Falls, Ontario;	April, 1915; April, 1917.
F. W. Swannell, Director, Niagara Falls, Ontario;	" "
B. M. Benson, Director, Niagara Falls, Ontario;	" "
J. G. Cadham, Director, Niagara Falls (South), Ontario;	" "
B. M. Benson, Secretary, Niagara Falls, Ontario;	" "

SCHEDULE B.

Terminating or Withdrawable Stock.

Subscribed Shares of Terminating or Withdrawable Stock.	Prepaid.		Instalment.		Total.
	No.	Amount.	No.	Amount.	
Number and amount in force at 31st Dec., 1915	547	\$ 71,110 00	3,512	\$ 107,757 74	\$ 178,867 7
Number and amount issued during 1916.....	247	32,110 00	889	53,093 66	85,203 66
Gross total in force at any time in 1916. ....	794	103,220 00	4,401	160,851 40	264,071 40
Deduct as follows:					
Withdrawn and paid off during 1916.....	198	25,740 00	301	42,944 44	68,684 44
Net total remaining in force at 31st Dec., 1916	596	77,480 00	4,100	117,906 96	195,386 96

Summary of Terminating or Withdrawable Stock in force at 31st December, 1916:  
596 shares prepaid stock at \$130.00 per share, \$77,480.00, on which  
95 shareholders have paid in ..... \$77,480 00  
4,100 shares instalment stock at \$130.00 per share, \$117,906.96, on  
which 425 shareholders have paid in ..... 117,906 96  
Total amount distributed or credited into terminating or withdrawable stock in 1916:  
(2) As dividends out of profits: On prepaid stock, \$4,202.57, rate 6%; on instalment  
stock, \$10,549.47, per cent., 8½%.



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

B.—Terminating Capital Stock or Shares.

17. (d) Prepaid stock, less shown in (24), total in force, 596 shares at \$130 per share, on which has been paid into Loan Fund .....	\$77,480 00	
20.-(g) Instalment stock, less shown in (24), total issue now in force 4,100 shares at \$130 per share, \$5,330.00, on which has been paid in all .....	117,906.96	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated but not paid .....	30,065 23	
22. (i) Profits or accrued interest on (20), less shown in (25) and not credited or appropriated .....	13,420 91	
Total liabilities .....		\$238,873 10

Cr.

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$237,640 00
--	--------------

E.—Cash.

31. (a) On hand .....	433 10
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F.—Assets not hereinbefore mentioned.

37. (a) Office furniture .....	800 00
--------------------------------	--------

Total assets .....	\$238,873 10
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## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1915.

(a) Cash not already shown under (1) ) ..	(Col. 1.) \$838 06	(Col. 2.) .....	(Total Col. 4.) \$838 06
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B.—Sums received wholly or partly on Capital Stock.

7. (d) Sales of prepaid building stock .....	\$30,940 00	
8. (e) Dues on instalment building society stock .....	19,666 30	50,606 30



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

C.—Receipts on account of Investments, Loans,  
or Debts.

	(Col. 1.)	(Col. 2.)	(Col. 4.)
(a) On mortgages of realty:			
10. (i) Principal, \$33,427.36 and \$35,880.00	.....	\$69,307 36	
11. (ii) Interest . . . . .	.....	13,618 36	\$82,925 72

## E.—Miscellaneous.

19. (b) Premium or bonus on loans	\$4,120 00		
20. (c) Membership or entry fees (being income of Corporation)	222 25		
21. (d) Fines . . . . .	120 90		
22. (e) Withdrawal profits	128 05	.....	4,591 20
Totals . . . . .	\$5,429 26	\$133,532 02	\$138,961 28

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

	(Col. 1.)	(Col. 2.)	(Col. 4.)
1. (a) Loaned on mortgages of realty	.....	\$55,250 00	\$55,250 00

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock	\$4,202 57	.....	4,202 57
11. Paid for terminating stock withdrawn	.....	68,684 44	68,684 44
13. Profits paid on (11)	.....	7,713 55	7,713 55

D.—Management Expenses (other than  
foregoing).

25. (a) Salaries, wages and fees	1,866 00		
27. (c) Provincial and Dominion tax	265 08		
28. (d) Stationery, postage, printing, advertising . . . . .	130 14		
29. (e) Treasurer's bond	21 40		
30. (f) Fuel, rent, etc.	390 00		
32. (h) Registration fees	5 00	.....	2,677 62

## F.—Balance.

37. (a) Cash on hand	.....	.....	433 10
Totals . . . . .	\$6,880 19	\$131,647 99	\$138,961 28

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Nil.

4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, nil; on debentures, .....; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) Nil; (b) nil.
  - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$237,640.00 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and ..... is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., nil; amount, nil.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$360,000.00.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? Whenever deemed necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Treasurer, \$2,000; Solicitor, \$1,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? September 30th, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: W. J. McMurray and T. J. Robertson.  
For 1917: W. J. McMurray and T. J. Robertson.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? March 31st, 1916 and September 30th, 1916, March 31st, 6% and 8½%; September 30th, 6% — 4%.
16. What is the date appointed for the Annual Meeting? April 24th, 1917. Date of last Annual Meeting? May 30th, 1916.
17. Special General Meetings held in 1916: Dates, nil.

THE OWEN SOUND LOAN AND SAVINGS COMPANY.

Head Office, Owen Sound, Ontario.

Incorporated under the Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey, on the 1st April, 1889.

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Owen Sound Loan and Savings Company, of Owen Sound, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 823 Second Avenue E., in the Town of Owen Sound, in the Province of Ontario.

The Board is constituted of ten directors, holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:—

W. A. Bishop, President, Owen Sound;	February, 1915;	February, 1917.
J. M. Kilbourn, Vice-President, Owen Sound;	" 1915;	" 1917.
C. A. Fleming, Director, Owen Sound;	" 1915;	" 1917.
W. G. McLauchlan, Director, Owen Sound;	" 1915;	" 1917.
M. Forhan, Director, Owen Sound;	" 1915;	" 1917.
N. P. Horton, Director, Owen Sound;	" 1916;	" 1918.
Chas. Julyan, Director, Owen Sound;	" 1916;	" 1918.
John S. Findlay, Director, Owen Sound;	" 1915;	" 1917.
E. J. Harrison, Director, Owen Sound;	" 1916;	" 1918.
G. E. Sharpe, Director, Owen Sound;	" 1916;	" 1918.
C. A. Fleming, Manager and Secretary, Owen Sound.		

A.—Capital stock: Total amount authorized, \$1,000,000; total amount subscribed, permanent stock, \$146,500.00, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 1.—Fixed and permanent capital stock created by virtue of Building Society Acts.

Description.	No. of shares.	Par value.	Total amount held.	Paid thereon.	Total amount unpaid.
2. Partly called .....	1,465	\$ 100	\$ 146,500	\$ c. 122,997 55	\$ c. 23,502 45

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



SCHEDULE B.

Terminating or Withdrawable Stock.

	Instalment.	
	No.	Amount.
Subscribed Shares of Terminating or Withdrawable Stock.		\$ c.
Number and amount in force at 31st December, 1915 .....	150	15,000 00
Number and amount issued during 1916 .....	10	1,000 00
Gross total in force at any time in 1916 .....	160	16,000 00
Deduct as follows :	No. of Shares.	Amount.
		\$ c.
Withdrawn and paid off during 1916 .....	20	2,000 00
Net total remaining in force 31st December, 1916 .....	140	14,000 00

Summary of Terminating or Withdrawable Stock in force at 31st December, 1916.

140 Shares Instalment Stock at \$100 per share, \$14,000, on which 26 shareholders have paid in \$4,868.40.

Total amount distributed or credited to Terminating or Withdrawable Stock in 1916.  
(2) As dividends out of profits, \$304.32.

Rate or rates per cent. of such dividends, 6% per annum.

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).			
A.—Permanent Capital Stock or Shares.			
3. (c) Ordinary joint stock capital; no regular calls made;			
total paid thereon* .....		\$122,997 55	
6. (f) Reserve fund in respect of (3) .....		5,863 24	
			\$128,860 79
B.—Terminating Capital Stock or Shares.			
20. (g) Instalment stock, less shown in (24): Total issue			
now in force, 140 shares at \$100 per share,			
\$14,000, on which has been paid in all \$4,868.40,			
of which sum there has been paid into loan			
fund . . . . .		\$4,868 40	
21. (h) Profits or accrued interest on (20), less shown in			
(25), and credited or appropriated, but not paid		957 36	
			5,825 76
			\$134,686 55

\*Shareholders are allowed to pay in as suits their convenience.



BALANCE SHEET.—Continued.

Dr. Capital and Liabilities.

Liabilities to the Public.

27. Deposits, right reserved to require 30 days' notice of any withdrawal . . . . .	\$61,523 25	
28. Interest on deposits due on accrued or capitalized . . . . .	84 45	
29. Debentures issued in Canada . . . . .	23,930 45	
30. Interest due and accrued on (29) . . . . .	380 22	
		\$85,918 37
Total liabilities . . . . .		\$220,604 92

Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate		
2. (i) At Owen Sound, held in freehold . . . . .		\$16,393 53

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$166,432 37	
10. (b) Debts secured by mortgages of land, held for sale ..	3,533 83	
(bb) Debts secured by land held by the company as mortgagee in possession or secured by land for rents and profits of which the company is accountable . . . . .	8,916 84	
		178,883 04

C.—Debts not above enumerated for which the Corporation holds securities as follows:

15. (c) Debts secured by Public School Debentures . . . . .	\$1,920 00	
17. (e) Debts secured by Dominion Government stock or bonds . . . . .	9,722 05	
20. (h) Debts secured only by permanent stock or shares of the Corporation . . . . .	5,697 51	
21. (i) Debts secured only by terminating Stock or Shares of the Corporation . . . . .	2,630 50	
26. (n) Interest due or accrued on (14-25) and not included therein . . . . .	951 37	
		20,921 43

E.—Cash.

31. (a) On hand . . . . .	\$992 82	
33. (i) In the Royal Bank at Owen Sound . . . . .	1,738 03	
		2,730 85

F.—Assets not hereinbefore mentioned.

37. (a) Office furniture, etc. . . . .	\$1,001 60	
38. (b) Rents accrued . . . . .	674 47	
		1,676 07
Total assets . . . . .		\$220,604 92

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1915.

1. (b) Cash:		
2. (i) On hand .....	\$625 86	
3. (ii) In bank .....	85 33	
		<u>\$711 19</u>

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on Joint Stock permanent capital .....	\$2,439 61	
8. (e) Dues on instalment building society stock .....	1,013 60	
		<u>3,453 21</u>

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .....	\$14,520 06	
11. (ii) Interest .....	12,275 99	

## (b) On other securities:

12. (i) Principal Stock Loans .....	11,879 65	
13. (ii) Interest or dividends .....	615 33	
		<u>39,291 03</u>

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents .....		949 23
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits .....	\$76,244 42	
27. (c) Borrowed on debentures .....	3,050 00	
		<u>79,294 42</u>

## G.—Receipts from other sources, viz.:

30. (a) Interest on Bank account, etc. ....	\$229 47	
(b) Interest on Saskatchewan Debentures .....	752 55	
(c) Sundries .....	17 00	
		<u>999 02</u>

Total .....		<u>\$124,698 10</u>
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$18,329 91	
(b) Loaned on other securities:		
2. (i) Stock Loans .....	10,450 00	
3. (ii) Debentures .....	1,250 00	
4. (iii) Accrued Interest on School Debentures ....	1,134 33	
5. (iv) Dominion war loans .....	9,722 05	
		<u>\$40,886 29</u>

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$7,307 85	
10. Interest paid on terminating stock .....	1 92	
11. Paid for terminating stock withdrawn .....	120 00	
		\$7,429 77

## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal, \$69,022.01; interest, \$2,075.61..	\$71,097 62	71,097 62
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## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$1,068 00	
28. (d) Stationery, postage, printing and advertising .....	75 10	
30. (f) Fuel and rates, taxes (other than in 7 and 32) ....	1,049 64	
32. (h) Registration fees .....	40 00	
33. (i) Other management expenditure .....	230 83	
		2,463 57

## E.—Other Expenditures, viz.:

34. (a) Deposit receipt .....	90 00
-------------------------------	-------

## F.—Balance.

37. (b) Cash on hand and in bank .....	2,730 85
Total . . . . .	\$124,698 10

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$700.00; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$14,000.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 4%; on debentures, 4¼%; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6½%; (b) 6%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, all is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, none.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation.
  - (i) Mortgages owned beneficially: \$638,290.00.
  - (ii) Not so owned: .....



11. How often are the securities held by the Corporation valued? When loan is made and when in arrears.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. The manager for \$1,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: A. F. Armstrong, J. C. Kennedy.  
For 1917: A. F. Armstrong, J. C. Kennedy.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? June 30 and December 31, 6% per annum.
16. What is the date appointed for the Annual Meetings? February 6th, 1917. Date of last Annual Meetings? February 22, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY.

Head Office, Peterborough, Ontario.

Incorporated under the Building Societies Act (R.S.O., 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough, on the 17th January, 1889. (Decl. Book I., 47.)

The lending and borrowing powers are governed by the Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Peterborough Workingmen's Building and Savings Society, of Peterborough, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at George Street, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of nine directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

T. B. McGrath, President, Peterborough;	January, 1916;	January, 1917.
James Lynch, Vice-President, Peterborough;	"	"
R. Sheehy, Director, Peterborough;	"	"
John R. Corkery, Director, Peterborough;	"	"
E. A. Peck, Director, Peterborough;	"	"
James Garrow, Director, Peterborough;	"	"
Frank Fairen, Director, Peterborough;	"	"
Geo. Ball, Director, Peterborough;	"	"
Jas. Murty, Treasurer, Peterborough;	"	"
John Corkery, Secretary, Peterborough;	"	"

SCHEDULE B.

Terminating or Withdrawable Stock.

Shares of Terminating or Withdrawable Stock.			No.	Amount.
Number and amount in force at 31st December, 1915.....			970	\$ c. 53,339 68
Number and amount issued during 1916.....			115	11,454 00
Gross total in force at any time in 1916.....			1,085	64,793 68
Deduct as follows:				
Withdrawn and paid off during 1916.....			No. of shares	Amount. \$ c.
Retired by Corporation during 1916 .....			116	3,255 00
			61	8,589 00
Total deductions.....			177	11,844 00
Net total remaining in force 31st December, 1916 .....			908	52,949 68

## Summary of Terminating or Withdrawable Stock in force at 31st December, 1916:

908 Shares Instalment stock (payable by fixed periodical payments) at \$200 per share, on which Shareholders have paid in \$52,949.68.

## Total amount distributed or credited in:

(1) As interest, \$203.60.

Rate of such interest per cent. per annum, 4%.

(2) As dividends out of profits, \$3,599.00.

Rate per cent. of such dividends, 7.1181%.

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## B.—Terminating Capital Stock.

20. (g) Instalment stock, less shown in 24; Total issue now in force, 908 shares, at \$200 per share, on which has been paid in all \$		
of which sum there has been paid into the loan fund.....	\$52,949 68	
21. (h) Profits or accrued interest on (20), less shown in (25), and credited or appropriated, but not yet paid . . . . .	12,675 20	
		\$65,624 88
Total liabilities . . . . .		\$65,624 88

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$49,693 00	
11. (c) Interest due and accrued on (9) not included therein	983 89	
		\$50,676 89

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

17. (c) Debts secured by Dominion Government stock or bonds . . . . .	\$4,842 75	
21. (i) Debts secured by terminating stock or shares of the Corporation . . . . .	7,125 00	
26. (n) Interest due or accrued on item (21) and not included therein . . . . .	242 77	
		12,210 52

## E.—Cash.

31. (a) On hand and in bank . . . . .	2,737 47	
Total assets . . . . .		\$65,624 88

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by Corporation for Its Own Use.

## A.—Balances from 31st December, 1915.

	Col. 1.	(Col. 4.)
1. Cash . . . . .	\$5 50	
3. (ii) In bank . . . . .	3,370 37	
		\$3,375 87

## B.—Sums received wholly or partly on Capital Stock.

8. (e) Dues on instalments, Building Society stock . . . . .	\$11,454 00	11,454 00
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## C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:		
10. (i) Principal . . . . .	\$2,636 00	
11. (ii) Interest . . . . .	3,443 88	
(b) On other securities:		
12. (i) Principal stock of Society . . . . .	6,165 00	
13. (ii) Interest or dividends . . . . .	772 24	
(c) Unsecured debts:		
15. (ii) Interest on bank balances . . . . .	16 40	
		13,033 52

## E.—Miscellaneous.

20. (c) Membership or entry fees (being income of Corporation) . . . . .	\$27 50	
21. (d) Fines . . . . .	53 75	
		81 25
Total . . . . .		\$27,944 64

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 2.	(Col. 4.)
1. (a) Loaned on mortgages of realty . . . . .	\$3,054 00	
(b) Loaned or invested in other securities:		
2. (i) Dominion Government War Loan . . . . .	4,342 75	
3. (ii) Stock of the Society . . . . .	1,725 00	
		\$9,121 75

## B.—Expended on Stock Account.

11. Paid for terminating stock withdrawn . . . . .	\$3,255 00	
12. Paid for terminating stock matured . . . . .	8,589 00	
13. Profits paid on (11) and (12) . . . . .	3,814 60	
		15,658 60



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## C.—Borrowed Money (other than foregoing) or Interest thereon paid, viz.:

18. (a) Bank account .....	\$10 70	
		\$10 70

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$325 00	
28. (d) Stationery, postage, printing and advertising .....	13 60	
32. (h) Registration fees .....	40 00	
		378 60

## E.—Other Expenditures, viz.:

34. (a) Dominion War Tax .....	\$37 52	
		37 52

## F.—Balance.

37. (a) Cash on hand and in bank .....		2,737 47
Total . . . . .		\$27,944 64

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: \$8,400.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$49,693.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., .....; amount, none.
  - (ii) Not so owned: No., .....; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$75,000.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? When loan is effected, and yearly thereafter.



- 
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: The Secretary, \$1,000; the Treasurer, \$1,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? January 2, 1917.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):
- For 1916: James Drain.
- For 1917: James Drain.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? No dividend date.
16. What is the date appointed for the Annual Meeting? Wednesday after 1st Monday of January. Date of last Annual Meeting? .....
17. Special General Meetings held in 1916: Dates, none.



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### III. LOANING LAND COMPANIES.

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DETAILED REPORTS OF THE SEVERAL COMPANIES.

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THE WALKERVILLE LAND AND BUILDING COMPANY, LIMITED.

Head Office, Walkerville, Ontario.

Incorporated by Letters Patent of Ontario (22nd October, 1890) issued under the Ontario Joint Stock Companies Letters Patent Act, R.S.O. 1887, c. 157.

For the lending and borrowing powers see the above instrument and Act, also R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Walkerville Land and Building Company Limited, Walkerville, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head Office of the Corporation is on Sandwich Street, in the Town of Walkerville, in the Province of Ontario.

The Board is constituted of five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

J. Harrington Walker, President, Walkerville, Ont.;	Nov. 6th, 1916	} In one year, or when their successors are appointed.
Hiram H. Walker, Vice-President, Walkerville, Ont.;	"	
Harrington E. Walker, Vice-Pres., Walkerville, Ont.;	"	
J. A. McDougall, Director, Walkerville, Ont.;	May 19th, 1916	
Ralph Stone, Director, Detroit, Mich.;	Nov. 6th, 1916	
R. L. Daniels, Secretary, Walkerville, Ont.;	May 19th, 1916	

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: January 1st, 1891; rate per cent. 50 per cent.; gross amount, \$500,000; amount paid thereon, \$500,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.
1. 50 per cent. called .....	10,000	\$ 100	\$ 1,000,000	\$ 500,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (b) Ordinary joint stock capital, 50 per cent. called; total called, \$500,000; total paid thereon .....	\$500,000 00	
5. (e) Unappropriated profits in respect of (2) .....	282,425 16	
		\$782,425 16

## Liabilities to the Public.

29. Debentures issued in Canada .....	\$526,000 00	
42. (a) Accounts payable .....	4,728 92	
		530,728 92
Total .....		\$1,313,154 08

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by the Corporation.

5. (b) Freehold land (including buildings) other than foregoing.....	\$1,145,449 38
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## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land.....	39,760 00
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## C.—Debts not above enumerate).

17. (e) Debts secured by Dominion Government stock or bonds	\$25,763 56	
22. (j) Debts secured by retaining titles, being amounts outstanding on sales and advances .....	75,617 91	
		101,381 47

## E.—Cash.

31. (a) On hand and in bank .....	17,905 77
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## F.—Assets not hereinbefore mentioned.

37. (a) Accounts receivable .....	\$3,144 85	
38. (b) Rents accrued .....	3,039 57	
39. (c) Insurance unearned .....	1,498 81	
40. (d) Tools and implements .....	376 40	
41. (e) Automobile . . . . .	200 00	
42. (f) Furniture . . . . .	397 83	
		8,657 46
Total assets .....		\$1,313,154 08

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1915.

2.	(i) On hand and in bank .....	\$4,350 19
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## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17.	(b) Rents . . . . .	84,327 02
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## G.—Receipts from Other Sources.

30.	(a) From sales and loans .....	37,467 28
	(b) From interest .....	8,245 82
	(c) Sundry accounts paid .....	6,406 33

Total . . . . .		\$140,796 64
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

2.	(i) Dominion of Canada War Loan Bonds .....	\$25,763 56
6.	(c) Real estate, improvements to buildings .....	2,155 25

## C.—Borrowed Money (other than foregoing) or interest thereon paid.

24.	(g) Interest on debentures .....	23,670 00
	Ordinary interest .....	1 15

## D.—Management Expenses (other than foregoing).

25.	(a) Salaries and supplies, rents .....	2,682 19
30.	(f) Fuel, water and light .....	4,787 77

## E.—Other Expenditure, viz.:

	Municipal taxes .....	29,220 58
34.	(a) Repairs and maintenance .....	23,161 82
35.	(b) Government taxes and fees .....	315 00
36.	(c) Insurance and fire protection .....	2,342 89
	General expense .....	920 90
	Accounts paid .....	7,869 76

## F.—Balance.

37.	(b) Cash on hand and in bank .....	17,905 77
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Total . . . . .		\$140,796 64
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## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: \$4,728.92.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$3,144.85.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures,  $4\frac{1}{2}\%$ ; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $6\%$ ; (b)  $6\%$ .
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$39,760.00 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, none.
  - (ii) Not so owned: No., .....; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$100,000.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? At least annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Treasurer, \$5,000.00; Cashier, \$2,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Private sureties.
13. Date when the accounts of the Corporation were last audited? February 12th, 1917.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: G. G. Benfield, Isabelle Graham, Walkerville.  
For 1917: G. G. Benfield, Isabelle Graham, Walkerville.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? No dividend paid.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.  
Date of last Annual Meeting? February 13th, 1917.
17. Special General Meetings held in 1916: Dates, none.



THE PROVIDENT INVESTMENT COMPANY.

Head Office, Toronto, Ontario.

Incorporated on 3rd November, 1893, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies Act (R.S.O. 1887, c. 157).

For the lending and borrowing powers see the Letters Patent (which contain special limitations).

By Letters Patent of Ontario, dated January 9th, 1912, the Company renounced its borrowing powers and accepted those provided in the Loan Corporation Act (R.S.O. 1897, c. 205), and amending Acts.

ANNUAL STATEMENT

Of the conditions and affairs of The Provident Investment Company, at the 31st of December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 46 King Street West in the City of Toronto, in the Province of Ontario.

The Board is constituted of five directors holding office for one year:

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	January 19th, 1916; January 17th, 1917.
A. H. Cox, Vice-President, Toronto;	" "
G. A. Morrow, Director, Toronto;	" "
F. W. Cox, Director, Toronto;	" "
E. T. Malone, Director, Toronto;	" "
A. H. Cox, Manager, Toronto;	
R. G. Roberts, Secretary, Toronto.	

A. Permanent capital stock: Total amount authorized, \$1,800,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
1. Fully called .....	5,000	\$ 100	\$ 500,000	\$ 500,000	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.	Capital and Liabilities.
Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital fully called; total called, \$500,000; total paid thereon .....	\$500,000 00
5. (e) Unappropriated profits in respect of (1) .....	56,519 70
6. (f) Reserve Fund in respect of (1) .....	375,000 00
	<u>\$931,519 70</u>
Liabilities to the Public.	
37. Owing to banks, loans against security of bonds, stocks and debentures, including interest accrued to date .....	1,461,510 41
Total actual liabilities .....	<u>\$2,393,030 11</u>
II.—Contingent Liabilities—Agency Account.	
56. (e) Other liabilities—Agency account .....	65 61
Gross total, actual and contingent .....	<u>\$2,393,095 72</u>
Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
5. (b) Freehold land (including buildings) other than fore-going .....	\$730,533 27
7. (d) Amount of debit of Toronto account .....	1,500 00
	<u>\$732,033 27</u>
B.—Debts secured by mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$20,487 55
11. (c) Interest due and accrued on item 9 and not included therein .....	416 47
	<u>20,904 02</u>
C.—Debts not above enumerated for which the Corporation holds securities as follows:	
14. (b) Debts secured by bonds, stocks and debentures ....	\$277,933 71
26. (n) Interest due and accrued on item 14 and not included therein .....	134 06
	<u>278,067 77</u>
E.—Cash.	
31. (a) Deposited in Loan Company and Bank .....	2,666 08
F.—Assets not hereinbefore mentioned.	
38. (b) Bonds, stocks and debentures .....	\$1,341,671 11
40. (d) Interest accrued on item 38 .....	17,687 86
	<u>1,359,358 97</u>
Total .....	<u>\$2,393,030 11</u>
II.—Agency Account.	
51. (c) On deposit in Loan Company .....	65 61
Gross total .....	<u>\$2,393,095 72</u>

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for its Own Use.

A.—Balance from 31st December, 1915.

(1) Cash (not already shown under (1) ):

3.	(ii) In bank .....	\$10,587 90
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C.—Received on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10.	(i) Principal ..	\$9,691 08
11.	(ii) Interest ..	1,422 41
		11,113 49

(b) Bonds, stocks and debentures owned by Company:

12.	(i) Principal ..	\$157,441 95
13.	(ii) Interest or dividends ..	81,461 12
		238,903 07

14.	(i) Loans secured by bonds, stocks and debentures, principal ..	\$230,051 33
15.	(ii) Interest ..	8,273 23
		238,324 56

D.—Receipts from Real Estate Owned Beneficially by Corporation,

16.	(a) Sales not included in any of the foregoing items ..	\$347,369 21
17.	(b) Rents ..	2,245 00
		349,614 21

E.—Miscellaneous.

18.	(a) Commission, brokerage .....	4,132 69
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F.—Borrowed Money.

25.	(a) Bank or other advances .....	1,276,938 40
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G.—Receipts from Other Sources.

30.	(a) Suspense account .....	434 50
	(b) Profit on sales of real estate .....	\$2,287 78
	(c) Profit on sales of bonds and stocks .....	7,751 77
		10,039 55

Total ..		\$2,140,088 37
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II.—Received on Agency Account.

C.—Receipts from Real Estate.

37.	(a) Sales equity in sale of property .....	\$48,963 74
38.	(b) Rents ..	13,510 70
		\$62,474 44

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

D.—Receipts from other Sources, viz.:		
39. (a) Clients . . . . .	\$15,897 33	
40. (b) City of Toronto, refund on 1916 taxes . . . . .	134 92	
41. (c) Interest . . . . .	1,106 46	
		\$17,138 71
Total . . . . .		\$79,613 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty . . . . .		\$4,291 23
(b) Loaned or invested in other securities, viz.:		
2. (i) Loaned on security of bonds, stocks and debentures . . . . .		323,043 76
4. (iii) Purchase of bonds, stocks and debentures..		29,747 09
6. (c) Real estate purchased . . . . .		653,949 73
C.—Borrowed Money (other than foregoing) or interest paid thereon, viz.:		
18. (a) Payment of bank advances: Principal . . . . .	\$1,027,022 28	
Interest . . . . .	76,633 17	
		1,103,655 45
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees . . . . .	\$6,063 45	
28. (d) Stationery, postage, printing and advertising . . . . .	845 69	
29. (e) Law costs . . . . .	126 51	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates . .	3,144 38	
32. (h) Registration fees . . . . .	150 00	
33. (i) Other management expenditure . . . . .	820 69	
		11,150 72
E.—Other Expenditures.		
34. (a) Taxes and insurance . . . . .		11,149 81
36. (c) Suspense . . . . .		434 50
F.—Balance.		
39. (ii) Cash in Loan and Savings Co. and bank . . . . .		2,666 08
Total . . . . .		\$2,140,088 37
II.—Expended on Agency Account.		
44. (ii) Overdraft in Loan Company on December 31st, 1915 . . . .		603 38
Incumbrances on Realty Paid Off.		
48. (i) Principal . . . . .	\$5,000 00	
49. (ii) Interest . . . . .	4,127 74	
		9,127 74



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate .....	\$5,533 09	
51. (b) Taxes, rents and rates .....	6,270 84	
52. (c) Debts or obligations wholly or partly paid: Principal, \$54,289.64 .....	54,289 64	
53. (d) Repairs to properties .....	3,722 85	
		\$69,816 42

## C.—Balance.

56. (ii) Cash in Loan Company .....	65 61
Total .....	\$79,613 15

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) fluctuates.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, \$20,487.55 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No. ....; amount, none.
  - (ii) Not so owned: No., none; amount, .....
10. Aggregate market value of land mortgaged to the Corporation.
  - (i) Mortgages owned beneficially: \$52,325.00.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. None.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? None.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):
 

For 1916: A. B. Fisher and R. T. Thompson, of Toronto.

For 1917: A. B. Fisher and R. T. Thompson, of Toronto.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? None.
16. What is the date appointed for the Annual Meeting? January 17th, 1917. Date of last annual Meeting? January 19th, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE TORONTO SAVINGS AND LOAN COMPANY.

Head Office, Peterborough, Ontario.

Incorporated as "The Toronto Real Estate Investment Company," by Letters Patent of Ontario (June 15th, 1885), issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (29th December, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (25th September, 1889) were issued under the last mentioned Act, increasing the capital stock from \$400,000 to \$2,000,000. Further Supplementary Letters Patent of Ontario (30th March, 1891) were issued under the same Act, conferring agency powers on the Company. The Corporate name was by Order-in-Council (2nd April, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, c. 150; R.S.O. 1887, c. 157; R.S.O. 1914, chap. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Toronto Savings and Loan Company, of Peterborough, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 437 George Street South, in the City of Peterborough, in the Province of Ontario.

The Board is constituted of six directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

H. C. Cox, President, Toronto;	28th January, 1916; 26th January, 1917.
W. G. Morrow, Vice-President, Peterborough;	" "
Richard Hall, Vice-President, Peterborough;	" "
E. R. Wood, Director, Toronto;	" "
D. W. Dumble, Director, Peterborough;	" "
E. T. Malone, Director, Toronto;	" "
W. G. Morrow, Managing Director, Peterborough;	" "
H. W. Morphet, Secretary, Peterborough.	

A. Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or by Private Acts.

Last call made, date 31st May, 1902; rate per cent., 40 per cent.; gross amount, \$400,000. Amount paid thereon, \$400,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid thereon.
		\$	\$	\$	\$
2. Fully called .....	10,000	100	1,000,000	1,000,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid ..	25,000 00	
6. (f) Reserve fund in respect of (1) .....	1,000,000 00	
7. (g) Contingent fund in respect of (1) .....	36,147 06	
		\$2,061,147 06

## Liabilities to the Public.

27. Deposits: Right reserved to require 30 days' notice of withdrawal ..	\$485,360 32	
28. Interest on deposits, due or accrued or capitalized .....	4,419 36	
29. Debentures issued in Canada .....	503,265 00	
30. Interest due and accrued on (29) .....	7,532 61	
31. Debentures issued elsewhere than in Canada .....	835,736 90	
32. Interest accrued on (31) .....	5,317 73	
40. Other liabilities to the public, viz.:		
41. (a) Sundry accounts due by Company .....	4,301 45	
		1,845,933 37
Total liabilities .....		\$3,907,080 43

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than foregoing ..	\$800,802 19	
6. (c) Leasehold land (including buildings) other than foregoing ..	40,000 00	
		\$840,802 19

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$207,477 82	
11. (c) Interest due and accrued on item (9) .....	34,567 45	
		242,045 27

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks and bonds .....	\$2,691,949 11	
26. (n) Interest due or accrued on item (22) and not included therein .....	8,515 00	
		2,700,464 11

## D.—Unsecured Debts.

27. (a) Sundry accounts due to Company .....	2,206 00
--	----------

## E.—Cash.

31. (a) On hand .....	\$6,885 68	
32. (b) In banks in Canada and England .....	114,677 18	
		121,562 86

Total assets .....	\$3,907,080 43
--------------------	----------------

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.		
A.—Balances from 31st December, 1915.		
	(Col. 1.)	(Total Col. 4.)
1. (b) Cash (not already shown under (1) ) :		
2. (i) On hand .....		\$2,535 38
3. (ii) In bank .....		75,548 50
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10. (i) Principal .....	\$5,353 94	
11. (ii) Interest .....	13,587 08	
(iii) Insurance, taxes, etc., advanced by Company	1,263 50	
		20,204 52
(b) Stocks and bonds owned by Company:		
12. (i) Principal .....	\$163,307 42	
13. (ii) Interest or dividends together with profits on stocks and bonds .....	212,845 47	
		376,152 89
D.—Receipts from Real Estate Owned Beneficially by Corporation.		
16. (a) Sales (not included in any of the foregoing items).	\$7,265 51	
17. (b) Rents, together with profit from sales of property..	96,785 78	
		104,051 29
F.—Borrowed Money.		
26. (b) Borrowed by taking deposits .....		602,143 14
27. (c) Borrowed on debentures .....		170,744 99
G.—Receipts from other sources, viz.:		
30. (a) Profit on sterling exchange .....		787 03
Sundry accounts due to Company .....		7,532 11
Total . . . . .		\$1,359,699 85

CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgage of realty .....		\$2,200 00
(b) Loaned or invested in other securities, viz.:		
2. (ii) Stocks, bonds and debentures .....		144,051 08
6. (c) Real estate purchased .....		26,707 07
7. (e) Insurance or taxes advanced on property mortgaged to the Corporation .....		1,141 85
B.—Expended on Stock Account.		
8. Dividends paid on permanent stock .....		100,000 00
16 L C		



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## C.—Borrowed Money (other than foregoing) or interest thereon paid.

## 19. (b) Deposits:

Principal . . . . .	\$572,262 90	
Interest . . . . .	16,557 94	
		\$588,820 84

## 20. (c) Debentures issued in Canada:

Principal . . . . .	\$162,850 00	
Interest . . . . .	18,304 04	
		181,154 04

## 21. (d) Debentures issued elsewhere.

Principal . . . . .	\$64,313 01	
Interest . . . . .	39,674 95	
		103,987 96

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees, directors' compensations, etc. . . . .	\$56,449 37	
26. (b) Commission and brokerage . . . . .	1,221 61	
28. (d) Stationery, postage, printing and advertising . . . . .	688 43	
29. (e) Law costs . . . . .	124 35	
30. (f) Fuel, rent (other than 7 and 32) and rates . . . . .	2,477 25	
32. (h) Registration fees and Government taxes on capital . . . . .	2,247 62	
		63,208 63

## E.—Other Expenditures, viz.:

34. (a) Repairs and improvements to property owned . . . . .	\$6,371 52	
35. (b) Taxes on property owned . . . . .	11,241 57	
36. (c) Insurance on property owned . . . . .	3,462 71	
(d) Ground rent on leasehold property . . . . .	1,500 00	
(e) Sundry accounts due by Company . . . . .	4,289 72	
		26,865 52

## F.—Balance.

37. (a) Cash on hand and in banks . . . . .	121,562 86	
Total . . . . .		\$1,359,699 85

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, \$120,465.00; issued elsewhere, £18,236.
2. Amount of other existing obligations which will mature in 1917, exclusive of deposits, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Loans, \$282,387.60, subject to call and \$2,750.047 of cashable stocks and bonds.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 3½%; on debentures, 4.75%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) fluctuates.
  - (ii) Not owned beneficially: (a) Nil; (b) nil.



6. Of the mortgages owned beneficially by the Corporation, \$242,045.27 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., .....; amount, nil.
  - (ii) Not so owned: No., .....; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$458,200.00.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? All within one year.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Managing Director, \$5,000.00; Secretary, \$3,000.00; Accountant, \$2,000.00; Cashier, \$5,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? To 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):

For 1916: James A. Hall and F. J. A. Hall.  
For 1917: James A. Hall and F. J. A. Hall.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? 1st January, April, July and October, 2½% each; 10% for the year.
16. What is the date appointed for the Annual Meeting? 26th January, 1917. Date of last Annual Meeting? 28th, January, 1916.
17. Special General Meetings held in 1916: Dates, none.

## THE CANADIAN NORTHERN PRAIRIE LANDS COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, issued under The Ontario Companies Act and bearing date 30th May, 1905.

The Company was, by Supplementary Letters Patent, issued under The Loan Corporations Act, bearing date 2nd March, 1909, given the additional powers of a Loaning Land Company, except the power of taking deposits, and was on the 27th May, 1910, granted registry on the Loaning Land Company Register.

## ANNUAL STATEMENT

Of the condition and affairs of the Canadian Northern Prairie Lands Company, Limited, at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 7 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors, holding office for one year, or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

D. B. Hanna, President, Toronto, Ont.;	Began March 22nd 1916.  May 6 1916.	Will end when successors are ap- pointed at An- nual Meeting of shareholders to be held April 20th, 1917.
A. J. Mitchell, Vice-President, Toronto, Ont.;		
Lt.-Col. Noel Marshall, Director, Toronto, Ont.;		
Lewis Lukes, Director, Toronto, Ont.;		
Norman Scott Russell, Director, London, England;		
T. Blundell Brown, Director, London, England;		
L. W. Mitchell, Director, Toronto, Ont.		
L. W. Mitchell, Secretary, Toronto, Ont.		

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid on calls.
Fully called .....	300,000	\$ 5	\$ 1,500,000	\$ 1,500,000	fully paid.

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$1,500,000; total paid thereon .....	\$1,500,000 00
5. (e) Unappropriated profits in respect of (1) .....	385,740 62
6. (f) Reserve fund in respect of (1) .....	1,500,000 00

Liabilities to the Public.

40. Other liabilities to the public, viz.:	
42. (b) Commissions due and deferred .....	35,608 66
43. (c) Sundry accounts .....	34,008 26
Total liabilities .....	\$3,455,357 54

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) other than foregoing—land account .....	\$198,118 05
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B.—Debts secured by Mortgages of Land, etc.

9. (a) Debts (other than item 10) secured by mortgages of land.....	133,767 62
10. (b) Debts secured, land sales, contracts .....	469,787 20
(bb) Debts secured by land held by the Company as mortgagee in possession, or secured by land for the rents and profits of which the Company is accountable .....	.....
11. (c) Interest due or accrued on items 9 and 10, and not included therein .....	169,139 63

C.—Debts not above enumerated, for which the Corporation  
holds security, as follows:

22. (j) Debts secured by stocks, bonds, etc. ....	2,092,024 05
23. (k) Debts secured by equipment securities .....	27,000 00
24. (l) Debts secured by mortgage on boat .....	70,500 00
26. (n) Interest due or accrued .....	4,023 26

E.—Cash.

32. (b) In banks in Canada and England .....	43,380 97
Accrued interest on bank balances .....	97 78

F.—Assets not hereinbefore mentioned.

37. (a) Bonds and debentures .....	91,277 88
38. (b) Accrued interest on 37 (a) .....	9,367 61
39. (c) Tax certificates .....	5,542 79
40. (d) Government bonds .....	125,838 20
41. (e) Stocks .....	15,492 50
Total assets .....	\$3,455,357 54



CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

Balances from 31st December, 1915.

(Total Col. 4.)

(b) Cash (not already shown under (1)):

3. (ii) In banks ..... \$67,831 66

Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:

10. (i) Principal ..... \$74,369 03

11. (ii) Interest ..... 28,279 14

102,648 17

(b) On other securities:

13. (ii) Interest..... } ..... 187,489 65

12. (i) Principal..... } ..... 187,489 65

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales ..... 95,258 02

G.—Receipts from Other Sources.

30. (a) Miscellaneous accounts ..... 454 65

Total ..... \$453,682 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

Total Col. 4.

1. (a) Loaned on mortgages of realty ..... \$417 04

(b) Loaned or invested in other securities:

2. (i) Call loans, stocks, bonds, etc. .... 265,313 70

B.—Expended on Stock Account.

8. Dividend paid on permanent stock ..... 112,402 00

D.—Management Expenses.

30. (f) Salaries, wages, commissions, taxes, office expense, etc..... 30,530 08

E.—Other Expenditure.

34. (a) Miscellaneous account ..... 1,638 36

F.—Balance.

37. (b) Cash in banks ..... 43,380 97

Total ..... \$453,682 15



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$191,510.16, approximately.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $6\frac{1}{2}\%$ ; (b) 6%.
  - (ii) Not owned beneficially: (a) Nil; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$9,500.00 is on realty situate in Ontario, and \$124,267.62 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., .....; amount, .....
  - (ii) Not so owned: No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: .....
  - (ii) Not so owned: .....
11. How often are the securities held by the Corporation valued? Running valuation.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Davidson & McRae, sales agents, \$10,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: T. J. Macabe and H. G. Foreman.  
For 1917: To be appointed at annual meeting of shareholders, April 20th, 1917.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? April 1st and October 1st; 5% each.
16. What is the date appointed for the Annual Meeting? April 20th, 1917. Date of last Annual Meeting? March 22nd, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE SCOTTISH ONTARIO AND MANITOBA LAND COMPANY (LIMITED).

Head Office, Glasgow, Scotland.

CONSTATING INSTRUMENTS.

Certificate of Incorporation (15th Dec., 1879), issued by Registrar of Joint Stock Companies for Scotland, under the Companies Act, 1862, 1867 and 1877.

Memorandum of Association and Articles of Association (both of the 12th Dec., 1870) under the above Acts and amendments to 73rd Article made 24th April, 1882.

For the lending and borrowing powers see the Memorandum of Association and the Articles of Association, and the (Imp.) Companies' Act 1862 to 1893; also for transactions in Ontario, see the Loan and Trust Corporations Act, 2 Geo. V., c. 34.

ANNUAL STATEMENT

Of the condition and affairs of the Scottish Ontario and Manitoba Land Company (Limited), of Glasgow, Scotland, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Company is at No. 205 St. Vincent Street, in the City of Glasgow, Scotland.

The chief agency for Ontario is situate at No. 156 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Chief Agents and Attorneys for Ontario are Mowat, Maclellan, Hunter and Parkinson, and their address is 156 Yonge Street, Toronto, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of three years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Robert Anderson, President, Glasgow;	16 April, 1914; April, 1917.
John Ramsay Smith, Director, Peebles;	15 April, 1915; April, 1918.
James M. Mathieson, Director, Glasgow;	13 April, 1916; April, 1919.
R. W. Henry, Director, Glasgow;	13 April, 1916; April, 1919.
George M. Currie, C.A., Director, Edinburgh;	15 April, 1915; April, 1918.
Frederick P. Milligan, Director, Edinburgh;	13 April, 1914; April, 1917.
James Muirhead, Secretary, Glasgow, Scotland;	Permanent Official.

A.—Permanent capital stock: Total amount authorized, \$730,000.00; total amount subscribed, \$547,500, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made:—Date, 30th June, 1913; rate per cent., 66⅔ on 12,500 shares; gross amount, \$121,666.67; amount paid thereon, \$121,666.67.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$ c.	\$ c.	\$ c.	\$
66⅔ per cent. called stock.....	37,500	14.60	547,500 00	365,000 00	.....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (b) Ordinary joint stock capital, 66⅔ per cent. called; total called, \$365,000; total paid thereon .....	\$365,000 00	
4. (d) Dividends declared in respect of (2), but not yet paid .....	192 48	
5. (e) Unappropriated profits in respect of (2) .....	190,622 59	
6. (f) Reserve fund in respect of (2) .....	48,666 67	
		\$604,481 74
Liabilities to the Public.		
31. Debentures issued elsewhere than in Canada .....	\$487,041 40	
32. Interest due and accrued on (31) .....	2,615 14	
40. Other liabilities to the public, viz.:		
42. (a) Suspense account for unadjusted balance of proper- ties held on joint account .....	15,795 33	
43. (b) Sundry debts .....	12,351 80	
		517,803 67
Total liabilities .....		\$1,122,285 41
Cr. Assets.		
I.—Assets of which the Corporation is the Beneficial Owner.		
A.—Immovable Property Owned Beneficially by Corporation.		
1. (a) Office premises, situate as follows:		
2. (i) At Main Street, Winnipeg, held in freehold..	\$20,000 00	
5. (b) Freehold land (including buildings) other than fore- going .....	203,747 21	
		\$223,747 21
B.—Debts secured by Mortgages of Land.		
9. (a) Debts secured by mortgages of land .....	\$838,795 14	
11. (c) Interest due or accrued on item (9) and not in- cluded therein .....	20,789 39	
		859,584 53
C.—Debts not above enumerated for which the Corporation holds Securities as follows:		
19. (g) Debts secured by stocks or bonds of other Government Treasury Bills .....		19,466 67
D.—Unsecured Debts.		
27. (a) Sundry small debts .....		162 99
E.—Cash.		
31. (a) On hand .....	\$4 64	
32. (b) In banks in Canada and Great Britain .....	19,319 37	
		19,324 01
Total assets .....		\$1,122,285 41



CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1915.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) Cash (not already shown under (1):			
2. (i) On hand .....	.....	.....	\$37 49
3. (ii) In bank .....	.....	.....	20,647 88

C.—Receipts on account of Investments, Loans or Debts.

(a) On mortgages of realty:			
10. (i) Principal .....	.....	.....	43,155 69
11. (ii) Interest .....	\$58,748 04		
(b) On other securities:			
13. (ii) Interest or dividends .....	222 45		

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....	.....	.....	7,978 75
17. (b) Rents .....	648 40		

F.—Borrowed Money.

25. (a) Bank or other advances, discounts or overdrafts .....	.....	.....	20 17
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G.—Receipts from other sources, viz.:

30. (a) Transfer fees .....	3 65		
(b) Treasury bills repaid .....	.....	.....	29,200 00
(c) Refund taxes .....	60 47		
(d) Refund from other companies of office expenses .....	1,035 38		
(e) Exchange .....	1,197 92		
	\$61,916 31	.....	61,916 31
Total .....			\$162,956 29

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	.....	\$24,409 78
(b) Loaned or invested on other securities, viz.:			
2. (i) Treasury bills .....	.....	.....	23,300 02
6. (c) Real estate purchased .....	.....	.....	43 50



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
8. Dividends paid on permanent stock.....	\$25,282 36		

C.—Borrowed Money (other than foregoing) or  
Interest thereon paid, viz.:

21. (d) Debentures issued elsewhere:			
Principal . . . . .	.....	.....	\$16,668 33
Interest . . . . .	17,976 77		

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees . . . . .	7,454 16		
26. (b) Commission or brokerage . . . . .	1,204 90		
28. (d) Stationery, postage, printing and adver- tising . . . . .	201 83		
29. (e) Law costs . . . . .	1,071 18		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates . . . . .	22,981 54		

## E.—Other Expenditure, viz.:

34. (a) Exchange . . . . .	9 61		
35. (b) Payments to joint owners of share of properties sold . . . . .	.....	.....	3,028 29

## F.—Balance.

37. (a) Cash on hand and in banks . . . . .	.....	.....	19,324 02
		.....	76,182 35
	\$76,182 35		
Total . . . . .			\$162,956 29

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada nil; issued elsewhere, \$30,684.33.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$175,000.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, nil; on debentures, 4½%; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6%; (b) 5%.
  - (ii) Not owned beneficially: (a) Nil; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$21,560 is on realty situate in Ontario, and \$818,235.14 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$60,799.02.
  - (ii) Not so owned: Nil.

9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 20; amount, \$60,799.02.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,600,000.
  - (ii) Not so owned: Nil.
11. How often are the securities held by the Corporation valued? From time to time, as there is occasion.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Alexander Bain, Manager, Winnipeg; Wm. Bain, Asst. Manager, Winnipeg, and H. J. Skynner, Agent, Brandin; general policy for £5,000.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? March, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):

For 1916: Moores, Carson & Watson, C.A., Glasgow.  
For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 14th April, 1916; 8 p.c.
16. What is the date appointed for the Annual Meeting? March or April. Date of last Annual Meeting? 13th April, 1916.
17. Special General Meetings held in 1916: Dates, none.

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## IV. TRUST COMPANIES.

DETAILED REPORTS OF THE SEVERAL COMPANIES.

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THE BRANTFORD TRUST COMPANY, LIMITED.

CONSTATING INSTRUMENTS.

The Brantford Trust Company was incorporated by Letters Patent of Ontario, bearing date 16th December, 1907. See The Loan and Trust Corporations Act, R.S.O. 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of The Brantford Trust Company, Limited, of Brantford, Ont., at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 38 and 40 Market Street, in the City of Brantford, in the Province of Ontario.

The Board is constituted of six directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

Christopher Cook, President, Brantford;	February, 1916; February, 1917.
Charles B. Heyd, Vice-President, Brantford;	" "
John Mann, Director, Brantford;	" "
A. J. Wilkes, K.C., Director, Brantford;	" "
A. K. Bunnell, C.A., Director, Brantford;	" "
Franklin Grobb, Director, Brantford;	" "
W. G. Helliker, Manager, Secretary, Brantford.	

A.—Permanent capital stock: Total amount authorized, \$300,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	3,000	\$ 100	\$ 300,000	\$ 300,000	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.  
(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$300,000; total paid thereon.....	\$300,000 00
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BALANCE SHEET.—Continued.

4. (d) Dividends declared in respect of (1), but not yet paid . . . . .	\$9,000 00	
5. (e) Unappropriated profits in respect of (1) . . . . .	2,811 25	
6. (f) Reserve Fund . . . . .	15,000 00	
Total actual liabilities . . . . .		\$326,811 25
II.—Contingent Liabilities.		
49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed . . . . .	\$24,922 77	
51. (b) Interest guaranteed . . . . .	346 54	
52. (c) Overdraft at Standard Bank, Brantford . . . . .	56 00	
		25,325 31
56. (e) Other contingent liabilities, value of trusts and estates under administration . . . . .		537,745 00
Total contingent liabilities . . . . .		\$563,070 31
Gross total liabilities, actual and contingent . . . . .		\$889,881 56

Cr.	Assets.
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I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land . . . . .	\$239,505 82	
11. (c) Interest due and accrued on item (9), not included therein . . . . .	6,126 52	
		\$245,632 34

C.—Debts not above enumerated for which the Corporation holds securities, as follows:

15. (c) Debts secured by Public School debentures . . . . .	\$43,996 43	
16. (d) Debts secured by Loan Corporation debentures . . . . .	5,832 94	
18. (f) Debts secured by stock or bonds of any of the Provinces of Ontario . . . . .	19,629 93	
		69,459 30

E.—Cash.

32. (b) In bank . . . . .	11,719 61	
Total assets owned beneficially by Corporation . . . . .		\$326,811 25

II.—Assets not owned beneficially by Corporation, but for which the Corporation is Accountable.

A.—As Guarantor.

(a) Mortgages securities:

43. (i) Principal . . . . .	\$24,831 63	
44. (ii) Interest due and accrued . . . . .	493 68	
		25,325 31

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

52. (d) Value of trusts and estates under administration . . . . .	537,745 00	
Total of assets II. . . . .		\$563,070 31
Gross total of assets I. and II. . . . .		\$889,881 56

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balance from 31st December, 1915.

(b) Cash (not already shown under (1) ):	
3. (ii) In bank .....	\$20,056 91

C.—Receipts on Account of Investments, Loans or Debts.

(a) On mortgages of realty:	
10. (i) Principal .....	34,977 80
11. (ii) Interest .....	16,561 97
(b) On other securities:	
12. (i) Principal .....	40 960 63
13. (ii) Interest or dividends .....	3,705 62

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales ..	2,332 86
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E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent trustee, etc.) .....	1,126 65
Total ..	\$119,722 44

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1915.

(b) Cash:	
(ii) In bank .....	\$21,612 59

B.—Receipts on account of Investments, etc.

34. (a) Mortgages:	
Principal ..	\$2,875 34
Interest ..	1,747 19
	4,622 53
35. (b) On other securities:	
Principal ..	\$2,000 00
Interest ..	18 90
	2,018 90

D.—Receipts from other sources.

39. (a) From guaranteed investments .....	3,217 37
40. (b) Interest, extra from banks, etc. ....	48 15
41. (c) On account of trusts and estates .....	25,135 27
Overdraft at bank, .....	56 00
Total ..	\$56,710 81

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$15,001 25
(b) Loaned on or invested in other securities, viz.:		
2. (i) Municipal debentures .....		30,079 45
(ii) Loans on stocks, etc. ....		19,000 00
(iii) Dominion of Canada War Loan .....		19,822 50
6. (c) Real estate assumed .....		2,380 15

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

	(Col. 1.)	(Total Col. 4.)
8. Dividend paid on permanent stock .....	\$19,500 00	
		\$19,500 00

## D.—Management Expenses.

25. (a) Salaries, auditors' and directors' fees .....	820 00
26. (b) Commission or brokerage on loans .....	169 01
27. (c) Inspection costs .....	5 00
28. (d) Stationery, postage, printing and advertising, etc. ....	220 39
29. (e) Law costs (solicitors) .....	5 00
31. (g) Dominion Government War Revenue Tax .....	207 75
32. (h) Registration and Government fees .....	757 33
33. (i) Guarantee company .....	35 00

## F.—Balance.

37. (a) Cash in bank .....	11,719 61
Total . . . . .	\$119,722 44

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$5,429 97
(b) Loaned or invested on or in other securities:	
45. (iii) Paid on guaranteed investments: Principal..	\$2,042 53
Interest ..	1,102 56
	3,145 14
46. (iv) Loans on stocks, etc. ....	2,000 00

## B.—Other Expenditures.

50. (a) Remuneration paid Brantford Trust Company, Limited, as agent, executor, etc. ....	1,126 65
51. (b) Commission on loans .....	10 00
52. (c) Solicitor's cost .....	2 00
53. (d) Cash invested for estates and paid out for various purposes ....	39,857 35

## C.—Balances.

Cash in banks and loan company .....	5,139 70
Total . . . . .	\$56,710 81



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$38,551.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, nil; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.76%; (b) 6.2%.
  - (ii) Not owned beneficially: (a) 6.93%; (b) nil.
6. Of the mortgages owned beneficially by the Corporation, \$239,505.82 is on realty situate in Ontario, and nil is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$24,831.63 is on realty situate in Ontario, and nil is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$2,380.15.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., nil; amount, nil.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$575,721.00.
  - (ii) Not so owned: \$56,680.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager, \$5,000.00; Accountant, \$2,500.00; Teller, \$2,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1915 to December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: F. W. Frank and C. J. Parker, C.A., Brantford.  
For 1917: F. W. Frank and C. J. Parker, C.A., Brantford.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1916, 3½%; July 2nd, 1916, 3%.
16. What is the date appointed for the Annual Meetings? 2nd Wednesday in February.  
Date of last Annual Meeting? February 14th, 1917.
17. Special General Meetings held in 1916: Dates, nil.



THE UNION TRUST COMPANY, LIMITED.

Incorporated by Letters Patent of Ontario, dated 7th August, 1901. The Letters Patent authorized the Company to acquire and take over the assets, business and goodwill of the Provincial Trust Company of Ontario, Limited.

The Authorized Capital Stock of the Union Trust Company was at first \$2,000,000 (F. p. 106); then, by Supplementary Letters Patent of 27th December, 1905, was increased to \$2,500,000 (F. p. 205); finally, by Supplementary Letters Patent of 25th November, 1908, was decreased to \$1,000,000 (F. p. 393).

ANNUAL STATEMENT

Of the condition and affairs of the Union Trust Company, Limited, of Toronto, as at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporation for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 176 Bay Street, in the City of Toronto and Province of Ontario.

The Board is constituted of fourteen directors, holding office for one year.

The directors and chief executive officers at 31st December, 1916, were as follows, together with their respective terms of office:

Henry F. Gooderham, President, Toronto, Ont.;	February, 1916;	February, 1917.
Hon. E. G. Stevenson, 1st Vice-Pres., Toronto, Ont.;	"	"
H. S. Strathey, 2nd Vice-Pres., Toronto, Ont.;	"	"
H. H. Beck, Director, Victoria, B.C.	"	"
T. Willes Chitty, Director, London, England;	"	"
Mark Bredin, Director, Toronto, Ont.;	"	"
Right Hon. Lord Hindlip, Director, Worcester, Eng.;	"	"
Chas. H. Hoare, Director, Canterbury, Eng.;	"	"
A. Percy Taylor, Director, Toronto, Ont.;	"	"
George S. May, Director, Ottawa, Ont.;	"	"
J. H. McConnell, M.D., Director, Toronto, Ont.;	"	"
Walter C. Laidlaw, Director, Toronto, Ont.;	"	"
W. H. Smith, Director, Oakville, Ont.;	"	"
J. M. McWhinney, Director and General Manager, Toronto, Ont.;		

A.—Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called: Total called, \$1,000,000; total paid thereon .....	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	25,000 00
5. (e) Unappropriated profits in respect of (1) .....	36,531 13
6. (f) Reserve fund in respect of (1) .....	950,000 00

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Interest accrued, but not yet payable on guaranteed investments .....	12,535 10
43. (b) Sundries (accounts payable and suspense) .....	18,889 49
Total actual liabilities .....	\$2,042,955 72

II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable:	
50. (a) Principal guaranteed .....	7,487,561 26
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal ..	\$429,169 40
54. (ii) Interest ..	2,308 03
55. (d) Trust funds uninvested, bearing interest, and not guaranteed ..	161,622 88
56. (e) Other contingent liabilities .....	5,067,727 24
	5,660,827 55
Total contingent liabilities .....	\$13,148,388 81

NOTE.—Contingent liabilities reported in 1915, but written off in 1916 (not extended), \$750,000.00.

Gross total liabilities, actual and contingent ..... \$15,191,344 53

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation

1. (a) Office premises situate as follows:	
2. (i) At Winnipeg, Manitoba, held in freehold .....	\$500,913 74
5. (b) Freehold land, including buildings other than foregoing .....	198,780 63

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$683,252 33
10. (b) Debts secured by mortgaged land held for sale ....	16,246 56
(bb) Debts secured by land held by the Company as Mort- gagee, in possession, or secured by land for the rents and profits of which the Company is accountable ..	210,014 74
	909,513 63

C.—Debts not above enumerated, for which the Corporation holds security as follows:

22. (j) Debts secured by stocks and bonds .....	\$119,077 44
26. (n) Interest due and accrued on item 22, and not in- cluded therein .....	23,528 55
	142,605 99

BALANCE SHEET.—Continued.

E.—Cash.			
31. (a) On hand .....	\$4,841 96		
32. (b) In banks .....	45,225 82		
			\$50,067 78
F.—Assets not hereinbefore mentioned.			
37. (a) Bonds, stocks, and debentures .....	\$136,512 76		
38. (b) Interest on bonds, stocks and debentures (due and accrued) .....	44,056 32		
			180,569 08
39. (c) Sundry assets .....			60,504 87
Total assets owned beneficially by Corporation .....			\$2,042,955 72
II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.			
.. A.—As Guarantors.			
(a) Mortgage securities:			
43. (i) Principal ..	\$3,333,091 48		
(b) Other securities:			
45. (i) Principal ..	3,726,370 13		
Cash on hand and in banks .....	428,099 65		
			\$7,487,561 26
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(a) Mortgage securities:			
47. (i) Principal ..	\$402,913 87		
48. (ii) Interest due .....	2,308 03		
(b) On other securities:			
49. (i) Principal ..	26,255 53		
52. (d) Uninvested trust funds .....	161,622 88		
Inventoried value of unrealized original assets of trusts, estates, etc. ....	5,067,727 24		
			5,660,827 55
Total of assets II .....			\$13,148,388 81
NOTE.—Assets reported in 1915, but written off in 1916 (not extended), \$750,000.00.			
Gross total assets I. and II. ....			\$15,191,344 53

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.

A.—Balances from 31st December, 1915.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2. (i) On hand .....		\$323 41	
3. (ii) In bank .....		88,897 85	
			\$89,221 26



CASH ACCOUNT.—*Continued.*

Receipts for the year ending 31st December, 1916.

C.—Receipts on Account of Investments, Loans  
or Debts.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) On mortgages of realty:			
10. (i) Principal . . . . .		\$106,937 51	
11. (ii) Interest . . . . .	\$258,544 59		
(b) On other securities:			
12. (i) Principal . . . . .		98,291 21	
13. (ii) Interest or dividends . . . . .	194,473 93		
			\$658,247 24

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as Corporate Agent, Trustee, etc.)	33,513 00		
19. (b) Premiums or bonus on loans . . . . .	548 75		
			34,061 75

## G.—Receipts from Other Sources.

30. (a) Insurance department . . . . .		12,146 13	12,146 13
(b) Safe deposit department, vault rents . .	4,115 50		
(c) Bank interest . . . . .	4,443 68		8,559 18
(d) Sundry suspense items . . . . .		6,968 14	6,968 14
Total . . . . .	\$495,639 45	\$313,564 25	\$809,203 70

II.—Received as Corporate Trustee, Representative, Guardian  
or Agent in Trust.

## A.—Balance from 31st December, 1915.

(b) Cash:			
32. (i) On hand . . . . .		\$59,074 84	
33. (ii) In bank . . . . .		458,329 19	
			\$517,404 03

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal . . . . .	\$405,152 55		
Interest . . . . .	26,373 64		
			431,526 19
35. (b) On other securities: Principal . . . . .	\$436,643 02		
Interest . . . . .	1,601 51		
			438,244 53

## C.—Receipts from Real Estate.

38. (b) Rents . . . . .			53,923 89
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## D.—Receipts from Other Sources, viz.:

39. (a) On guaranteed investment account . . . . .	\$3,811,394 99		
40. (b) As executor, trustee, agent, etc. . . . .	251,123 84		
			4,062,518 83
Total . . . . .			\$5,503,617 47



## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$14,908 63	
(b) Loaned or invested in other securities:			
2. (i) Stocks, bonds and debentures ..	.....	90,611 66	
3. (ii) Call loans .....	.....	12,136 75	
4. (iii) Mortgaged lands held for sale. ....	.....	21,497 00	
6. (c) Real estate purchased, office premises..	.....	4,468 00	
7. (d) Incumbrances on realty paid off .....	.....	5,445 76	
(e) Insurance or taxes advanced on property mortgaged to the Corporation ....	.....	40,046 85	
			\$189,114 65
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	\$100,000 00		100,000 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
24. (g) Guarantee paid (interest) .....	325,626 84.		325,626 84
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees .....	70,323 69		
26. (b) Commission or brokerage .....	3,201 09		
28. (d) Stationery, postage, printing and advertising . . . . .	13,267 00		
29. (e) Law costs .....	219 95		
30. (f) Fuel, rent, and taxes (other than in 7 and 32) and rates .....	23,191 09		
31. (g) Travelling expenses .....	10,966 49		
32. (h) Registration fees .....	341 00		
33. (i) Other management expenditure .....	10,905 88		
			132,416 19
E.—Other Expenditure, viz.:			
34. (a) Insurance Department .....		11,978 24	11,978 24
F.—Balance.			
37. (a) Cash on hand and in banks .....		50,067 78	50,067 78
Totals . . . . .	\$558,043 03	\$251,160 67	\$809,203 70

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$435,287 52		
(b) Loaned and invested on or in other securities:			
43. (i) Stocks, bonds and debentures .....	451,049 85		
			\$886,337 37

## B.—Other Expenditures.

51. (b) Insurance re mortgages .....	\$1,645 52		
53. (d) On guaranteed investment account .....	3,780,410 10		
(e) As executor, trustee, agent, etc. ....	245,501 95		
			4,027,557 57

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## C.—Balance.

54. (a) Cash on hand and in banks .....	\$589,722.53	\$589,722 53
Total . . . . .		\$5,503,617 47

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, Company does issue debentures.
2. Amount of other existing obligations which will mature in 1917: \$75,025.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$648,418.03.
4. Average rate of interest per annum paid by the Corporation during 1916: On Trusts Savings Accounts, 4.4%; on debentures, .....; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.3%; (b) 3.765%.
  - (ii) Not owned beneficially: (a) 7.11%; (b) 5.601%.
6. Of the mortgages owned beneficially by the Corporation, \$354,294.37 is on realty situate in Ontario, and \$538,972.70 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,638,404.96 is on realty situate in Ontario, and \$2,099,908.42 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: \$24,574.97 (six loans.)
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 3; amount, \$35,526.07.
  - (ii) Not so owned: No., 23; amount, \$102,074.87.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$6,422,358.
  - (ii) Not so owned: \$11,392,577.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Thirty-four for \$140,000.  
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
 For 1916: A. C. Neff, F.C.A., and C. R. Cumberland.  
 For 1917: A. C. Neff, F.C.A., and C. R. Cumberland.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? April 1st, July 1st, October 1st and balance of 1916 dividend payable on January 2nd, 1917, 10% per annum.
16. What is the date appointed for the Annual Meeting? February 8th, 1917.  
 Date of last Annual Meeting? February 3rd, 1916.
17. Special General Meetings held in 1916: Dates, none held.



THE CANADA TRUST COMPANY.

Incorporated on the 23rd July, 1894, by special Act of the Dominion of Canada, 57-8 Vict. (1894), Chap. 115, under the name of The General Trusts Corporation of Canada.

By a subsequent special Act, 62-3 Vict., Chap. 111 (D.), passed on the 11th August, 1899, the corporate name was changed to The Canada Trust Company, and certain other amendments were made in the incorporating Act.

The powers of the Company are defined by sections 3 of the incorporating Act, which powers are (section 4) to be deemed subject to the laws of the Province.

ANNUAL STATEMENT

Of the condition and affairs of The Canada Trust Company, of London, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 446 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of seventeen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Thomas G. Meredith, K.C., Pres., London, Ont.;	February, 1916; February, 1917.
Dr. F. R. Eccles, Vice-Pres., London, Ont.;	" "
Frank E. Leonard, Director, London, Ont.;	" "
H. S. Blackburn, Director, London, Ont.;	" "
H. E. Gates, Director, London, Ont.;	" "
J. B. McKillop, Director, London, Ont.;	" "
John Cowan, K.C., Director, Sarnia, Ont.;	" "
Philip Pocock, Director, London, Ont.;	" "
Isaac Campbell, K.C., Director, Winnipeg, Man.;	" "
Robert Fox, Director, London, Ont.;	" "
George T. Brown, Director, London, Ont.;	" "
E. P. Clement, K.C., Director, Kitchener, Ont.;	" "
R. O. McCulloch, Director, Galt, Ont.;	" "
Verschoyle Cronyn, K.C., Director, London, Ont.;	" "
A. H. Marshall Graydon, Director, London, Ont.;	" "
Hon. F. G. Macdiarmid, Director, Toronto, Ont.;	" "
Hume Cronyn, General Manager, London, Ont.;	" "
M. Aylsworth, secretary, London, Ont.;	" "

A.—Permanent capital stock: Total amount authorized, \$1,048,900; total amount subscribed, \$1,048,900, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total amount unpaid and constituting an asset of the corporation.
		\$	\$	\$	\$
1. Fully called.....	9,869	100	986,900	986,900	.....
2. Partly called .....	620	100	62,000	13,100	.....
Totals .....	10,489	.....	1,048,900	1,000,000	

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$986,900; total paid thereon .....	\$986,900 00	
2. (b) Ordinary joint stock capital, 25 per cent. called; total called, \$13,000; total paid thereon.....	13,000 00	
3. (c) Joint stock capital, 1 per cent. called; total called, \$100; total paid thereon .....	100 00	
		\$1,000,000 00
4. (d) Dividends declared in respect of (1) and (2) but not yet paid.		29,997 00
5. (e) Unappropriated profits in respect of (1) and (2) .....		4,093 43
6. (f) Reserve fund in respect of (1) and (2) or (3).....		500,000 00
Total actual liabilities .....		\$1,534,090 43

Liabilities to the Public.—None.

Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal guaranteed .....	\$3,275,306 46	
51. (b) Interest guaranteed .....	42,917 84	
		3,318,224 30
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal . . . . .	\$1,458,285 48	
54. (ii) Interest . . . . .	43,112 98	
		1,501,398 46
56. (e) Unrealized assets of estates, estimated .....		1,158,105 00
Gross total liabilities, actual and contingent .....		\$7,511,818 19

Cr. Assets.

I.—I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$855,110 25	
Less retained to pay prior mortgages ..	42,397 18	
		\$812,713 07
10. (b) Debts secured by mortgaged land held for sale.....	12,423 43	
		\$825,136 50

C.—Debts not above enumerated for which the Corporation holds securities as follows:

13. (a) Province of Alberta, guaranteed bonds owned by company and rural telephone bonds .....	\$319,823 00	
14. (b) Municipal bonds or debentures owned by company.	180,322 00	
15. (c) Public school debentures owned by company.....	69,325 00	
16. (d) Debts secured by loan corporation debentures .....	3,962 00	
22. (j) Debts secured by loan corporations permanent stock	5,707 00	
23. (k) Debts secured by stock of other corporations.....	8,347 00	
		587,486 00



## BALANCE SHEET.—Continued.

31. (a) On hand .....	\$10,655 50	
32. (b) In banks in Canada .....	110,812 43	
		\$121,467 93
Total assets owned beneficially by Corporation .....		\$1,534,090 43
II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.		
A.—As Guarantor.		
(a) Mortgage securities:		
43. (i) Principal . . . . .	\$2,509,304 44	
44. (ii) Interest . . . . .	112,107 56	
		2,621,412 00
(b) Other securities:		
45. (i) Principal . . . . .	\$420,960 99	
46. (ii) Interest due and accrued .....	13,355 01	
		434,316 00
(iii) Cash in bank and on hand .....		262,496 30
B.—As Trustee, Representative, Guardian or Agent (without guarantee).		
(a) Mortgage securities:		
47. (i) Principal . . . . .	\$923,986 62	
48. (ii) Interest due and accrued .....	36,563 38	
		960,550 00
(b) Other securities:		
49. (i) Principal . . . . .	\$393,106 40	
50. (ii) Interest due and accrued .....	6,549 60	
		399,656 00
51. (c) Unrealized assets of estates, estimated .....		1,158,105 00
52. (d) Trust funds deposited in banks bearing interest, but not guaranteed .....		141,192 46
Total assets II. ....		\$5,977,727 76
Grand total of assets I and II. ....		\$7,511,818 19

## CASH ACCOUNT.

Receipts for, the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.			
A.—Balance from 31st December, 1915.			
	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. Cash:			
2. (i) On hand .....	\$1,135 37		
3. (ii) In bank .....	73,944 69		
			\$75,080 06
C.—Receipts on account of Investments, Loans or Debts.			
(a) On mortgages of realty:			
10. (i) Principal . . . . .	\$294,713 34		
11. (ii) Interest . . . . .	55,283 21		
(b) On other securities:			
12. (i) Principal . . . . .	91,133 39		
13. (ii) Interest or dividends .....	28,414 68		
			469,544 62

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales .....	\$2,318 36		
17. (b) Rents .....	60 00		
			\$2,378 36
E.—Miscellaneous.			
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	\$68,339 22		
			68,339 22
G.—Receipts from Other Sources.			
30. (a) Safety deposit box rentals .....	\$568 50		
(b) Bank interest .....	988 19		
			1,556 69
Total . . . . .			\$616,898 95

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

33. (ii) In bank .....	Col. 1.	(Col. 4.)
		\$197,603 74

## B.—Receipts on account of Investments, etc.

34. (a) Mortgages:			
Principal .....	\$539,060 89		
Interest .....	284,009 66		
35. (b) On other securities:			
Principal .....	99,772 15		
Interest .....	51,971 78		
			974,814 48
C.—Receipts from Real Estate.			
38. (b) Rents .....			42,428 10

## D.—Receipts from Other Sources, viz.:

39. (a) Estates moneys received for investments, etc.....	\$1,228,534 69		
40. (b) Bank interest, etc. ....	3,218 95		
41. (c) Sterling exchange .....	660 83		
			1,232,414 47
Total . . . . .			\$2,447,260 79

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	\$186,553 58	
(b) Loaned on or invested in other securities:		
2. (i) Bonds and debentures .....	124,785 10	
6. (c) Real estate foreclosed .....	3,144 46	
7. (d) Incumbrances on realty paid off .....	84,679 46	
		\$399,162 60

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Expended on Stock Account.

8. Dividends on permanent stock .....	\$59,994 00	
		\$59,994 00

## D.—Management Expenses.

25. (a) Salaries, wages and fees .....	\$17,886 45	
26. (b) Commission or brokerage .....	1,973 20	
28. (d) Stationery, postage, printing and advertising .....	4,156 97	
29. (e) Law costs .....	182 51	
30. (f) Fuel, rent, taxes and rates .....	1,600 00	
32. (h) Registration fees .....	3,921 26	
33. (i) Other management expenditure .....	1,279 21	
		30,999 60

## E.—Other Expenditures, viz.:

34. (a) War revenue tax .....	\$5,274 82	
		5,274 82

## F.—Balances.

37. (a) Cash on hand and in banks in Canada .....		121,467 93
Total . . . . .		\$616,898 95

## II.—Expended on Trust or Agency Account.

## Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$845,861 89	\$845,861 89
(b) Loaned or invested on or in other securities:		
43. (i) Stocks and bonds .....	35,037 89	35,037 89

## B.—Other Expenditures.

53. (d) Sundry returns, payments and disbursements .....	1,162,672 25	1,162,672 25
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## C.—Balance.

54. (b) (i) Cash on hand		
(ii) and in banks in Canada and London, Eng.	403,688 76	403,688 76
Total . . . . .		\$2,447,260 79

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, no debentures issued; issued elsewhere, no debentures issued.
2. Amount of other existing obligations which will mature in 1917: \$515,443.02.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$308,329.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.186%; (b) 7.491%.
  - (ii) Not owned beneficially: (a) 7.249%; (b) 6.484%.



6. Of the mortgages owned beneficially by the Corporation, \$384,039.07 is on realty situate in Ontario, and \$432,232.33 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,790,549.00 is on realty situate in Ontario, and \$1,642,742.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: \$3,144.46.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., nil; amount, nil.
  - (ii) Not so owned: No., 4; amount, \$13,202.85.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,984,382.
  - (ii) Not so owned: \$8,755,040.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: General Manager, \$10,000; other officers, \$24,000; in all, \$34,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? As at 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: M. H. Rowland and J. F. Kern.  
For 1917: M. H. Rowland and J. F. Kern.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 2nd January, 1916, 3%; 2nd July, 1916, 3%.
16. What is the date appointed for the Annual Meeting? 13th February, 1917. Date of last Annual Meeting? 7th February, 1916.
17. Special General Meetings held in 1916: Dates, .....



THE NATIONAL TRUST COMPANY, LIMITED.  
Head Office, Toronto.

Incorporated on the 12th day of August, 1898, by Letters Patent issued under the Ontario Companies Act (R.S.O. 1887, c. 191), subject to the provisions of the Ontario Trust Companies' Act (R.S.O. 1897, c. 206). See the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

ANNUAL STATEMENT

Of the condition and affairs of the National Trust Company, Limited, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at Nos. 18-22 King Street East, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for one year.  
\*The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

J. W. Flavelle, President, Toronto, Ont.;	} Elected at Annual Meeting
Z. A. Lash, K.C., Vice-President, Toronto, Ont.;	
E. R. Wood, Vice-President, Toronto, Ont.;	
Geo. H. Watson, K.C., Director, Toronto, Ont.;	
Hon. Mr. Justice Britton, Director, Toronto, Ont.;	
H. C. Cox, Director, Toronto, Ont.;	
Elias Rogers, Director, Toronto, Ont.;	
H. H. Fudger, Director, Toronto, Ont.;	
E. M. Saunders, Director, Toronto, Ont.	
H. B. Walker, Director, Montreal, Que.;	
Hon. A. E. Kemp, Director, Toronto, Ont.;	
Chester D. Massey, Director, Toronto, Ont.;	
J. H. Plummer, Director, Toronto, Ont.;	
J. Harrington Walker, Director, Walkerville, Ont.;	
Hon. F. H. Phippen, K.C., Director, Toronto, Ont.;	
Hon. Sir Lyman Melvin Jones, Director, Toronto, Ont.;	
Alex. Bruce, K.C., Director, Toronto, Ont.;	
H. J. Fuller, Director, New York, N.Y.;	
F. W. Molson, Director, Montreal, Que.;	
T. B. Macauley, Director, Montreal, Que.;	
W. M. Birks, Director, Montreal, Que.;	
John Aird, Director, Toronto, Ont.;	
J. W. Woods, Director, Toronto, Ont.;	
W. E. Rundle, General Manager, Toronto, Ont.;	
J. C. Breckenridge, Assistant Manager, Toronto, Ont.;	
E. Cassidy, Secretary, Toronto;	

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description	No. of shares	Par value of shares	Total amount held	Total amount paid thereon
1. Fully called.....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.  
(Not printed.)

\* At annual meeting. No permanent date fixed for annual meeting.

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,500,000; total paid thereon .....	\$1,500,000 00	
4. (d) Dividends declared in respect of (1), but not yet paid .....	37,500 00	
5. (e) Unappropriated profits on (1) .....	96,314 68	
6. (f) Reserve fund in respect of (1) .....	1,500,000 00	
		<u>\$3,133,814 68</u>

## Liabilities to the Public.

39. Due on loans in process of completion or to pay assumed mortgages..	40,359 53	
Total actual liabilities .....		<u>\$3,174,174 21</u>

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal, guaranteed, together with trust deposits.....	}	7,371,097 57
51. (b) Interest guaranteed .....		
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal.....	}	\$51,750,247 40
54. (ii) Interest .....		
55. (d) Trust funds uninvested not bearing interest and not guaranteed .....		6,901,535 43
		<u>58,651,782 83</u>
Total contingent liabilities .....		<u>\$66,022,880 40</u>
Gross total liabilities, actual and contingent .....		<u>\$69,197,054 61</u>

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate in Toronto, held in freehold.	\$144,376 80	
(ii) Office premises situate at Winnipeg, Edmonton, Saskatoon and Regina, held in freehold.....	175,592 05	
(iii) Office premises situate at Montreal, held in free- hold . . . . .	192,293 37	
5. (b) Freehold land (including buildings) other than fore- going .....	68,907 99	
7. (d) Safe deposit vaults .....	51,290 00	
8. (e) Rents due and accrued <i>re</i> vaults .....	1,398 28	
		<u>633,858 49</u>

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$478,839 04	
11. (c) Interest due or accrued on item (9), and not in- cluded therein, including accrued interest on certain mortgages held for guaranteed trust account .....	312,416 86	
		<u>791,255 90</u>

## BALANCE SHEET.—Continued.

C.—Debts not above enumerated, for which the Corporation  
holds securities as follows:

22. (j) Debts secured by call loans on stocks, bonds, etc., and advances to estates, trusts, etc. ....	\$743,188 39
---	--------------

## E.—Cash.

31. (a) On hand .....	\$8,420 04	
32. (b) In sundry banks .....	164,733 11	
		173,153 15

## F.—Assets not hereinbefore mentioned.

37. (a) Stocks of other corporations .....	\$126,207 41	
38. (b) Bonds and debentures .....	706,510 87	
		832,718 28

Total assets owned beneficially by the Corporation..... \$3,174,174 21

NOTE: Assets reported in 1915 but written off in 1916  
(not extended), \$50,000 office premises.

II.—Assets not owned Beneficially by Corporation, but for  
which the Corporation is Accountable.

## A.—As Guarantors.

## (a) Mortgage securities:

43. (i) Principal . . . . .	\$5,671,337 59
44. (ii) Interest due and accrued .....	19,515 36

## (b) On other securities:

45. (i) Principal . . . . .	1,388,729 69	
46. (ii) Interest due and accrued .....	8,120 04	
(iii) Cash on hand and in bank .....	283,394 89	
		\$7,371,097 57

B.—As Trustee, Representative, Guardian or Agent (without  
Guarantee).

## (a) Mortgage securities:

47. (i) Principal . . . . .	\$14,443,969 60
48. (ii) Interest due .....	194,332 77

## (b) On other securities:

49. (i) Principal . . . . .	37,076,136 50	
50. (ii) Interest due, rents, ets. ....	35,808 53	
52. (d) Uninvested trust funds .....	6,901,535 43	
		58,651,782 83

Total assets of I. and II. .... \$69,197,054 61



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

3.	(i) On hand .....	}	\$270,203 70
	(ii) In bank .....		

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10.	(i) Principal .....	1,733,835 88
11.	(ii) Interest .....	\$68,252 73

## (b) On other securities:

12.	(i) Principal .....	748,804 21
13.	(ii) Interest or dividends .....	112,876 84

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16.	(a) Sales .....	185,278 80
17.	(b) Rent, including rents from safe deposit vaults .....	48,264 53

## E.—Miscellaneous.

18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....	469,798 56
19.	(b) Premiums or bonus on loans .....	1,415 15
		<u>700,607 81</u>
Total .....		\$3,638,730 40

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

## (b) Cash:

32.	(i) On hand .....	}	\$5,328,538 07
33.	(ii) In bank .....		

## B.—Received on account of Investments, Loans or Debts.

34.	(a) On mortgages: Principal, \$2,995,322.36; interest, \$1,214,223.32...	4,209,545 68
35.	(b) On other securities: Principal, \$3,438,442.90; interest, \$1,250,074.55	4,688,517 45

## C.—Receipts from Real Estate.

37.	(a) Sales (not included in foregoing items) .....	2,414,942 51
38.	(b) Rents .....	260,638 83

## D.—Received from other sources.

39.	(a) Estates, capital and revenue (including guaranteed funds) .....	17,414,761 29
Total .....		<u>\$34,316,943 83</u>



CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....		\$1,457,138 23
(b) Loaned or invested in other securities:		
2. (i) Call loans, stocks, bonds, etc. ....		623,679 53
3. (ii) Invested in bonds .....		524,696 43
6. (c) Real estate purchased .....		146,037 56
(e) Insurance or taxes advanced on property mortgaged to the Corporation .....		105,377 92

B.—Expended on Stock Account.

8. Dividend paid on permanent stock .....	\$150,000 00
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D.—Management Expenses.

25. (a) Salaries, wages and fees .....	287,785 93
26. (b) Commission or brokerage .....	4,435 67
28. (d) Stationery, postage, printing, etc. ....	33,859 41
29. (e) Law costs .....	3,089 48
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates..	42,473 27
31. (g) Travelling expenses .....	2,858 04
32. (h) Registration fees .....	1,172 85
33. (i) Other management expenditure .....	25,355 21

E.—Other Expenditure.

34. (a) Government taxes .....	19,247 75
35. (b) Real estate charges .....	24,869 97
36. (c) Subscription to Patriotic, Red Cross and other funds	13,500 00
	<hr/>
	608,647 58

F.—Balance.

37. (a) Cash in sundry banks .....	173,153 15
	<hr/>
Total . . . . .	\$3,638,730 40

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	1,922,625 91
Loaned or invested on or in other securities:	
43. (i) Call loans, bonds, stocks, etc. ....	3,266,359 00
44. (ii) Invested in bonds, stocks, etc. ....	2,294,594 21

B.—Other Expenditure.

53. (d) Estates, capital and revenue, including guaranteed funds.....	19,649,732 60
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C.—Balance.

56. (ii) Sundry banks .....	7,183,632 11
	<hr/>
Total . . . . .	\$34,316,943 83

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Assumed mortgages and loans in process of completion, \$40,359.53; guaranteed bonds, \$695,778.74=\$736,138.27.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Capital account, \$84,998.36.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits,  $3\frac{3}{4}\%$ ; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a)  $7\%$ ; (b)  $5\frac{1}{2}\%$ .
    - (ii) Not owned beneficially: (a)  $7\%$ ; (b)  $5\frac{1}{2}\%$ .
6. Of the mortgages owned beneficially by the Corporation, \$89,500.00 is on realty situate in Ontario, and \$389,339.04 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$5,406,049.35 is on realty situate in Ontario, and \$14,709,257.84 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$1,300.00.
  - (ii) Not so owned: \$67,590.00.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 17; amount, \$42,605.00.
  - (ii) Not so owned: No., 151; amount, \$388,146.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$958,000.00.
  - (ii) Not so owned: \$40,231,000.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All officers, for a total of \$299,500.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):

For 1916: John MacKay and Geo. Edwards, Toronto; G. Dunford, Montreal; Webb, Read, Hegan, Callingham & Co., Winnipeg.

For 1917: Same as 1916.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 2nd, April 1st, July 2nd and October 1st;  $2\frac{1}{2}\%$  on each.
16. What is the date appointed for the Annual Meeting? No fixed date. Date of last Annual Meeting? February 8th, 1916.
17. Special General Meetings held in 1916: Dates, none.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED.

Head Office, London, Ontario.

Incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under the Ontario Joint Stock Companies' Letters Patent Act, R.S.O., 1887, chapter 157. See also Loan and Trust Corporations Act, R.S.O., 1914, chap. 184.

ANNUAL STATEMENT

Of the conditions and affairs of the London and Western Trusts Company, Limited, of London, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 382 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of twenty-five directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

- Sir Geo. C. Gibbons, K.C., Pres., London, Ont.; February 17, 1916; February 17, 1917.
- T. H. Smallman, Vice-President, London, Ont.; " "
- J. L. Englehart, Vice-Pres., Toronto, Ont.; " "
- John McClary, Director, London, Ont.; " "
- George Robinson, Director, London; " "
- E. Meredith, K.C., Director, London; " "
- G. B. Harris, Director, London; " "
- Geo. Mair, Director, Windsor; " "
- C. R. Somerville, Director, London; " "
- J. C. Duffield, Director, London; " "
- D. Milne, Director, Sarnia; " "
- M. Masuret, Director, London; " "
- M. D. Fraser, K.C., Director, London; " "
- T. R. Atkinson, M.L.A., Director, Simcoe; " "
- Hon. C. S. Hyman, Director, London; " "
- A. M. Smart, Director, London; " "
- T. S. Hobbs, London; " "
- John S. Moore, Manager, London, Ont.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$500,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent capital stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made:—Date, 1913; rate, 20 per cent.; gross amount \$100,000; amount paid thereon, \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid.
2. 80 per cent. called.....	5,000	\$ 100	\$ 500,000	\$ 500,000	\$ .....



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, total called, \$500,000;	
total paid thereon .....	\$500,000 00
4. (d) Dividends declared in respect of (2), but not yet paid	17,500 00
5. (e) Unappropriated profits in respect of (2) .....	9,386 23
6. (f) Reserve fund in respect of (2) .....	135,000 00
Provision for 1916, Business Profits War Tax .....	2,800 00

Total actual liabilities .....	\$664,686 23
--------------------------------	--------------

## II.—Contingent Liabilities.

48. Money for which the Corporation is contingently liable,  
viz.:

49. (a) Principal guaranteed .....	\$187,327 33
50. (b) Interest guaranteed .....	1,258 87
51. (c) Trust funds invested, but not guaranteed:	
52. (i) Principal .....	2,298,650 46
53. (ii) Interest .....	68,905 41
54. (d) Trust funds uninvested, bearing interest and not guaranteed (in bank) .....	68,425 66

Unrealized original assets of estates (estimated) .....	2,624,567 73
	4,306,496 27

Total contingent liabilities .....	\$6,931,064 00
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Gross total liabilities, actual and contingent .....	\$7,595,750 23
--	----------------

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:	
(i) At London, held in freehold .....	\$20,000 00
7. (d) Office fittings .....	5,000 00
	\$25,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$484,274 46
11. (c) Interest due or accrued on item (9) and not included therein .....	13,219 54
	497,494 00

C.—Debts not above enumerated for which the Corporation  
holds securities as follows:

16. (d) Debts secured by Loan Corporations' debentures ..	\$1,900 00
19. (g) Debts secured by stocks or bonds of other govern- ments .....	93,413 86
22. (j) Debts secured by legacies and life insurance policies	20,406 60
23. (k) Debts secured by stocks .....	19,450 00
26. (n) Interest due and accrued on items (16), (22), (23), and not included therein .....	1,882 10
	137,052 56



## BALANCE SHEET.—Continued.

## E.—Cash.

32. (b) In bank .....	\$5,139 67
Total assets owned beneficially by Corporation .....	\$664,686 23

## II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal . . . . .	\$190,216 56	
44. (ii) Interest due and accrued .....	4,813 99	
		\$195,030 55

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal . . . . .	\$2,136,915 91
48. (ii) Interest due or accrued .....	64,399 72

## (b) Other securities:

49. (i) Principal . . . . .	158,845 32	
50. (ii) Interest due and accrued .....	950 57	
52. (d) Uninvested trust funds .....	68,425 66	
		2,429,537 18
Unrealized original assets of estates (estimated) .....		4,306,496 27
Total assets of II. ....		\$6,931,064 00
Gross total assets I. and II. ....		\$7,595,750 23

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

	(Col. 1.)	(Total Col. 4.)
3. (ii) Cash in bank .....	.....	\$179 77

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal . . . . .		121,040 71
11. (ii) Interest . . . . .	\$35,408 66	35,408 66

## (b) On other securities:

12. (i) Principal . . . . .		49,528 97
13. (ii) Interest . . . . .	5,278 43	5,278 43

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

D.—Receipts from Real Estate Owned Beneficially by Corporation.		
17. (b) Rents, office building .....	(Col. 1.) \$96 26	(Total Col. 4.) \$96 26
E.—Miscellaneous.		
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....	35,662 06	35,662 06
G.—Receipts from other sources.		
30. (a) Safe deposit rentals .....	474 50	474 50
Totals . . . . .	\$76,919 91	\$247,669 36

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1915.

33. (ii) In bank .....	\$51,079 10
------------------------	-------------

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$266,099.84; interest, \$137,760.89 ....	403,860 73
35. (b) On other securities: Principal, \$116,075.36; interest, \$8,562.32..	124,637 68
36. (c) On unsecured debts: Principal, \$313,218.78; interest, \$128,221.64	441,440 42

## C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items) .....	78,648 64
38. (b) Rents . . . . .	48,301 32

## D.—Receipts from other sources, viz.:

40. (b) Sundry other receipts, including amounts received for investment	783,023 87
Total . . . . .	\$1,930,991 76

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$60,762 15
(b) Loaned on other securities:	
2. (i) Legacies and life insurance policies and Loan Company stocks, Government bonds .....	121,108 83

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	34,886 83
Balance 1915 War Revenue Tax, provided for in 1915 account .....	363 50

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## D.—Management Expenses.

25. (a) Salary, wages and fees .....	\$16,356 93	
26. (b) Commission or brokerage .....	678 82	
28. (d) Stationery, postage, printing, advertising and tele- phone account .....	2,042 35	
30. (f) Fuel, rent and rates .....	103 50	
31. (g) Travelling expenses .....	50 55	
32. (h) Registration fees .....	250 00	
33. (i) Other management expenditure .....	326 59	
		\$19,803 74

## E.—Other Expenditure, viz.:

34. (a) Alterations in office .....	\$741 19	
35. (b) Instalment of subscription to Patriotic Fund .....	400 00	
36. (c) Government and municipal taxes .....	4,458 45	
		5,599 64

## F.—Balance.

38. (i) Cash in bank, London, Ont. ....	5,139 67	
Total . . . . .		\$247,669 36

## II.—Expended on Trust or Agency Account.

## A.—Sums Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$327,154 22	
Loaned on other securities:		
43. (i) Life insurance policies, legacies and Dominion Govern- ment bonds, etc. ....	127,561 58	
47. (a) Real estate purchased .....	5,823 63	
(b) Incumbrances on realty paid off, viz.:		
48. (i) Principal . . . . .	52,500 20	
49. (ii) Interest . . . . .	10,334 72	

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency .....	33,093 78	
51. (b) Rents, taxes and rates .....	23,214 73	
52. (c) Debts or obligations wholly or partly paid: Principal and interest . . . . .	119,278 22	
53. (d) Allowances and disbursements of estates, etc. ....	1,163,605 02	

## C.—Balance.

54. (b) Cash in banks .....	68,425 66	
Total . . . . .		\$1,930,991 76



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: Guaranteed Trust Receipts, \$79,660.74.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917, owned beneficially, \$98,512.41.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:  
(a) On mortgages of realty; (b) On other securities.  
(i) Owned beneficially by the Corporation: (a) 6.810%; (b) 6.120%.  
(ii) Not owned beneficially: (a) 6.1428%; (b) 5.663%.
6. Of the mortgages owned beneficially by the Corporation, \$484,274.46 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,311,408.78 is on realty situate in Ontario, and \$21,834.40 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:  
(i) Funds or securities owned beneficially: None.  
(ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:  
(i) Owned beneficially: No. 1; amount, \$1,750.00.  
(ii) Not so owned: No. 1; amount, \$2,100.00.
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially: \$1,578,975.50.  
(ii) Not so owned: \$5,808,443.75.
11. How often are the securities held by the Corporation valued? As deemed necessary.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Manager and other officers, \$19,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Both.
13. Date when the accounts of the Corporation were last audited? As at December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: A. A. Booker, C.A., and F. G., Jewell, C.A., London, Ont.  
For 1917: A. A. Booker, C.A., and F. G., Jewell, C.A., London, Ont.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 2nd, July 2nd, 7% per annum.
16. What is the date appointed for the Annual Meeting? 3rd Tuesday in February.  
Date of last Annual Meeting? February 17th, 1916.
17. Special General Meetings held in 1916: Dates, .....



## THE TORONTO GENERAL TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

The Toronto General Trusts Corporation was constituted on the 1st April, 1899, by special Act of Ontario, 62 Vict. (2), chap. 109, amalgamating into one Company under the above name:

(1) The Toronto General Trusts Company, and (2) The Trusts Corporation of Ontario.

By an agreement made under The Loan Corporations Act in two indentures dated respectively 13th and 30th July, 1903, approved by Order-in-Council (Ontario), 11th September, 1903, the Toronto General Trusts Corporation acquired the assets and assumed the liabilities and duties of the Ottawa Trusts and Deposit Company. See also special Act of the Province of Quebec (2nd June, 1904), 4 Edw. VII., chapter 93.

## ANNUAL STATEMENT

Of the condition and affairs of the Toronto General Trusts Corporation, of Toronto, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 83 Bay Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twenty-one directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows:

Hon. Featherston Osler, K.C., President, Toronto;  
Hamilton Cassels, K.C., LL.D., Vice-President, Toronto;  
W. R. Brock, Director, Toronto;  
A. Wellington Francis, K.C., Director, Toronto;  
Sir Wm. Mortimer Clark, K.C., Toronto;  
Hon. W. C. Edwards, Director, Ottawa;  
A. C. Hardy, Director, Brockville;  
Brigadier-General Hon. Sir J. M. Gibson, K.C.M.G., LL.D., Director, Hamilton;  
John Hoskin, K.C., LL.D., Director, Toronto;  
Thomas Long, Director, Toronto;  
W. D. Matthews, Director, Toronto;  
Hon. Peter Maclaren, Director, Perth, Ont.;  
J. Bruce Macdonald, Director, Toronto;  
Hon. Sir Daniel H. McMillan, K.C.M.G., Director, Winnipeg, Man.;  
Sir Edmund Osler, M.P., Director, Toronto;  
J. G. Scott, K.C., Director, Toronto;  
Sir Edmund Walker, C.V.O., LL.D., Director, Toronto;  
Lieut.-Col. R. W. Leonard, Director, St. Catharines, Ont.;  
Lieut.-Col. John F. Michie, Director, Toronto;  
E. C. Whitney, Director, Ottawa;  
Sir John C. Eaton, Director, Toronto, Ont.;  
A. D. Langmuir, General Manager, Toronto;  
W. G. Watson, Assistant General Manager, Toronto;  
T. J. Maguire, Secretary, Weston.

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$1,500,000, as more particularly set forth in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	15,000	\$ 100	\$ 1,500,000	\$ 1,500,000	\$ None.

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed).

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$1,500,000; total paid thereon .....	\$1,500,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	37,500 00
5. (e) Unappropriated profits in respect of (1) .....	98,557 00
6. (f) Reserve fund in respect of (1) .....	1,850,000 00

C.—Liabilities to Stockholders, other than already shown under A or B.

26. Interest in reserve .....	27,500 00
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Liabilities to the Public.

42. (a) Reserve for balance of business profits war tax ....	9,469 67
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Total actual liabilities .....	\$3,523,026 67
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Contingent Liabilities.

49. Money for which the Corporation is contingently liable:	
50. (a) Principal and interest guaranteed .....	\$8,965,168 35
52. (c) Trust funds invested, but not guaranteed:	
53. (i) Principal .....	22,433,181 85
54. (ii) Interest .....	70,594 12
55. (d) Trust and agency funds uninvested bearing bank interest and not guaranteed .....	825,413 86
56. (e) Other contingent liabilities .....	27,710 67
	32,322,068 85
Inventory value of unrealized original assets of estates and agencies under administration by the Corporation .....	41,335,418 10
Gross total liabilities, actual and contingent .....	\$77,180,513 62

Cr.	Assets.
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## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Toronto, held in freehold .....	\$600,000	00
3. (ii) At Ottawa, held in freehold .....	175,000	00
		\$775,000 00

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$1,976,895	32
10. (b) Debts secured by mortgaged land held for sale .....	72,493	89
11. (c) Interest due and accrued on items 9 and 10 not included therein .....	92,595	11
		2,141,984 32

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds or debentures ..	\$44,754	01
16. (d) Debts secured by Loan Corporations' debentures ..	56,216	11
17. (e) Debts secured by Dominion Government stock or bonds .....	48,750	00
19. (g) Debts secured by stocks or bonds of other governments ..	48,137	50
22. (j) Debts secured by Joint Stock Company bonds and debentures ..	60,000	00
23. (k) Debts secured by call loans on stock and bonds ....	104,964	13
26. (n) Interest due and accrued on items 22 and 23 and not included therein .....	3,866	26
		366,688 01

## E.—Cash.

32. (b) On hand and in banks .....	82,893 66
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## F.—Assets not hereinbefore mentioned.

37. (a) Accrued rent, office building and vaults .....	\$4,970	89
39. (c) Loans on corporations guaranteed mortgage account	150,000	00
40. (d) Sundry assets .....	1,489	79
		156,460 68

Total of assets owned beneficially by Corporation .....	\$3,523,026 67
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## II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal ..	\$7,357,863	30
44. (ii) Interest due and accrued .....	261,672	51

## (b) Other securities:

45. (i) Principal :	1,250,702	72
46. (ii) Interest due and accrued .....	1,933	10
Cash in bank .....	92,996	72
		8,965,168 35



## BALANCE SHEET.—Continued.

## B.—As Trustee, Representative, Guardian or Agent (without guarantee.)

## (a) Mortgage securities:

47.	(i) Principal . . . . .	\$14,596,234 31
48.	(ii) Interest due and accrued . . . . .	70,594 12

## (b) Other securities:

49.	(i) Principal . . . . .	7,837,790 18
51. (c)	Unsecured debts, sundries . . . . .	14,572 60
52. (d)	Uninvested trust funds on deposit in banks . . . . .	837,709 29

---

\$23,356,900 50

Total of assets I. and II. . . . . \$35,845,095 52

Original assets, including real estate, mortgages, debentures, stock and bonds, etc., at inventory value . . . . . 41,335,418 10

NOTE.—Assets reported in 1915 but written off in 1916 (not extended), \$4,675.00.

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Gross total of assets . . . . . \$77,180,513 62

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

## (b) Cash not already shown under (1):

	(Col. 1.)	(Total Col. 4.)
2. (i) On hand . . . . .	\$192 30	
3. (ii) In bank . . . . .	165,280 69	
		<hr/> \$165,472 99

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal . . . . .		167,159 75
11. (ii) Interest, including profits on guaranteed funds	\$314,440 77	

## (b) On other securities:

12. (i) Principal . . . . .		513,884 33
13. (ii) Interest or dividends . . . . .	17,660 03	

## (c) Unsecured debts:

15. (ii) Interest received from bank . . . . .	1,270 41	
--	----------	--

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

17. (b) Rents . . . . .	93,078 91	
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## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) . . . . .	239,109 76	
		<hr/> 665,559 88



CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

G.—Receipts from Other Sources.

30. (a) Returns from borrowers .....	\$129,908 70
(b) Loans on corporations guaranteed mortgage account .....	100,000 00
	<hr/>
	\$1,741,985 65

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1915.

(b) Cash (not included in 31):

32. (i) On hand .....	\$93 58
33. (ii) In bank .....	1,419,999 92
	<hr/>
	\$1,420,093 50

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$2,867,352.44; interest, \$1,764,663.39..	4,632,015 83
35. (b) On other securities: Principal, \$3,674,249.27; interest, \$1,729,432.51	5,403,681 78

C.—Receipts from Real Estate.

37. (a) Sales (not included in foregoing items) .....	454,885 85
38. (b) Rents ..	448,312 91

D.—Receipts from other sources, viz.:

39. (a) For investments .....	1,390,719 65
40. (b) Sundry realizations .....	1,983,191 06
	<hr/>
Total . . . . .	\$15,732,900 58

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$311,417 44
(b) Loaned or invested in other securities, viz.:		
2. (i) Call loans on stocks and bonds .....	.....	331,305 27
3. (ii) Municipal and Government debentures .....	.....	352,077 25
7. (c) Insurance or taxes advanced on property mortgaged to the Corporation .....	.....	136,613 48

B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$150,000 00	
	<hr/>	150,000 00

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$202,534 99	
26. (b) Commission or brokerage .....	222 32	
27. (c) Government taxes .....	8,215 50	
28. (d) Stationery, postage, printing and advertising .....	28,680 09	
29. (e) Law costs .....	114 05	
30. (f) Rent, taxes (other than in 7 and 32) and rates ....	37,443 30	
31. (g) Travelling expenses .....	5,405 65	
32. (h) Registration fees .....	674 00	
33. (i) Other management expenditure .....	16,081 77	
		<u>\$299,371 67</u>
(j) Expenditure <i>re</i> Corporation Office Buildings at Toronto and Ottawa . . . . .		40,308 84

## E.—Other Expenditures, viz.:

34. (a) Business profits, war tax .....	23,668 81
35. (b) Subscription to Patriotic and other Funds .....	13,500 00
36. (c) Sundry items in suspense .....	829 23

## F.—Balance.

37. (a) Cash on hand and in bank .....	82,893 66
Total . . . . .	<u>\$1,741,985 65</u>

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$1,714,958 90
(b) Loaned or invested on or in other securities .....	5,184,504 13
47. (a) Real estate purchased .....	8,113 01
(b) Incumbrances of realty paid off:	
48. (i) Principal . . . . .	\$166,557 31
49. (ii) Interest . . . . .	99,351 82
	<u>265,909 13</u>

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) .....	253,757 68
51. (b) Rents, taxes and rates .....	244,473 12
53. (d) Sundry distributions to beneficiaries, etc. ....	7,130,306 04

## C.—Balance.

54. (a) Cash on hand and in various banks .....	930,878 57
Total . . . . .	<u>\$15,732,900 58</u>

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada. This Corporation does not issue debentures.
2. Amount of other existing obligations which will mature in 1917. Guaranteed funds, \$767,549.28.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$456,398.80.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, .....; on debentures, .....; on debenture stock. Corporation does not take deposits and does not issue debenture or debenture stock.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.51%; (b) 5.60%.
  - (ii) Not owned beneficially: (a) 6.65%; (b) 5.27%.
6. Of the mortgages owned beneficially by the Corporation, \$799,210.46 is on realty situate in Ontario, and \$1,215,608.31 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$15,759,099.33 is on realty situate in Ontario, and \$6,193,394.59 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$1,988.09.
  - (ii) Not so owned: \$7,311.91.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No. 99; amount, \$286,792.20.
  - (ii) Not so owned: No., 47; amount, \$136,547.50.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$4,200,000.00.
  - (ii) Not so owned: \$45,000,000.00.
11. How often are the securities held by the Corporation valued? On renewal or transfer of mortgages.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers and members of the staff are under bond aggregating \$205,500.00.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? By Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):
 

For 1916: R. F. Spence and Geo. Macbeth, Toronto.

For 1917: R. F. Spence and Geo. Macbeth, Toronto.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd, 2½%; April 1st, 2½%; July 2nd, 2½%; October 1st, 2½%.
16. What is the date appointed for the Annual Meeting? 1st Wednesday in February. Date of last Annual Meeting? 2nd February, 1916.
17. Special General Meetings held in 1916: Dates, none.



## CHARTERED TRUST AND EXECUTOR COMPANY.

(FORMERLY THE TITLE AND TRUST COMPANY.)

Head Office, Toronto, Ont.

## CONSTATING INSTRUMENTS.

The Title and Trust Company was incorporated in 1905, by Special Act of the Parliament of Canada, 4-5 Edward VII., Chapter 162 (Royal Assent 20th July, 1905). By Section 19 of this Act the Company was required to make an initial deposit with the Receiver-General of Canada to carry on the business of Title Insurance, the said deposit to be increased to \$75,000 within two years from the date of the issue of such license, and to be further increased as the Treasury Board may from time to time require.

In 1907, by Special Act of the Province of Ontario, 7 Edward VII., Chapter 118, the Company was upon the conditions therein specified made admissible to registry under *The Loan Corporations Act*; and initial registry was granted on the 30th August, 1907.

## ANNUAL STATEMENT

Of the condition and affairs of the Chartered Trust and Executor Company at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 61 Yonge Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of twelve directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

E. F. B. Johnston, K.C., Pres., Toronto, Ont.;	February 12th, 1916;	February 17th, 1917.
Hon. W. A. Charlton, Vice-Pres., Toronto, Ont.;	"	"
Noel Marshall, Vice-President, Toronto, Ont.;	"	"
W. J. Gage, Vice-President, Toronto, Ont.;	"	"
W. K. George, Director, Toronto, Ont.;	"	"
W. R. Hobbs, Director, Toronto, Ont.;	"	"
R. Wade, Director, Orillia, Ont.;	"	"
J. B. Tudhope, Director, Orillia, Ont.;	"	"
Allan McPherson, Director, Longford Mills, Ont.;	"	"
Jacob Kohler, Director, Cayuga, Ont.;	"	"
D. B. Hanna, Director, Toronto, Ont.;	"	"
John J. Gibson, Managing Director, Toronto, Ont.;	"	"
J. M. Prentiss, Secretary, Toronto, Ont.		

A.—Permanent capital stock: Total amount authorized, \$1,000,00; total amount subscribed, \$273,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Date, June 30th, 1915; rate per cent., 5% gross amount, \$11,000.00; amount paid thereon, \$8,338.00.

Description.	No. of shares.	Par value.	Total amount held	Total amount paid thereon.	Total remaining unpaid.
65 per cent called.....	2,730	\$ 100	\$ 273,000	\$ c. 203,995 93	\$ c. 69,004 07
Totals .....	2,730	.....	273,000	203,995 93	69,004 07

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).		
A.—Permanent Capital Stock or Shares.		
2. (b) Ordinary joint stock capital, 70 per cent. called, \$191,100.00; total paid thereon .....	\$188,088 00	
3. (cc) Joint stock capital paid in advance of calls.....	15,907 93	
4. (d) Dividends declared in respect of (2), (3), but not yet paid .....	6,119 78	
5. (e) Unappropriated profits .....	4,171 47	
6. (f) Reserve fund .....	45,000 00	
		\$259,287 18
Total actual liabilities .....		\$259,287 18
II.—Contingent Liabilities.		
48. Money for which the Corporation is contingently liable, viz.:		
52. (c) Trust funds invested, but not guaranteed.....	\$1,381,031 68	
55. (d) Trust funds uninvested not bearing interest and not guaranteed . . . . .	11,912 09	
		1,392,943 77
Total contingent liabilities .....		1,392,943 77
Gross total liabilities, actual and contingent .....		\$1,652,230 95

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by Corporation.

5. (b) Freehold land (including buildings) .....	\$250 00	
		\$250 00

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$59,832 75	
11. (c) Interest due and accrued on item 9 .....	1,562 99	
		61,395 74

C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal Bonds or Debentures...	\$90,272 54	
15. (c) Debts secured by Public School Debentures .....	1,980 00	
17. (e) Debts secured by Dominion Government Stock or Bonds .....	3,366 00	
19. (g) Debts secured by stocks or bonds of other Govern- ments .....	1,880 00	
22. (j) Debts secured by bank and other stocks .....	10,574 25	
23. (k) Debts secured by Separate School Debentures .....	1,147 53	
24. (l) Debts secured by Can. N. W. Ry. Debenture Stock..	2,522 29	
26. (n) Interest due and accrued on items (14), (22) and not in- cluded there- in .....	Call loans ..... \$289 80 Bonds and debentures.. 1,538 96  1,828 76	113,571 37

BALANCE SHEET.—Continued.

D.—Unsecured Debts.			
27. (a) Sundry accounts receivable .....			14,432 80
E.—Cash.			
31. (a) On hand .....	\$6,153 08		
32. (b) In banks .....	14,281 24		
			20,434 32
F.—Assets not hereinbefore mentioned.			
37. (a) Stock in Provident Land Co. ....	\$14,850 00		
38. (b) Equity in Real Estate, Dixon Syndicate .....	4,000 00		
39. (c) Office furniture and automobile .....	2,509 55		
40. (d) Written off stocks, bonds, etc., into Interest Reserve account .....	14,824 40		
41. (e) Stocks .....	12,940 00		
42. (f) Accrued dividend on stocks .....	79 00		
			49,202 95
Total of assets owned beneficially by Corporation.....			\$259,287 18
II.—Assets not owned Beneficially by Corporation but for which the Corporation is Accountable.			
A.—As Guarantor.			
(b) Other securities:			
45. (i) Principal .....	\$7,416 38		
B.—As Trustee, Representative, Guardian or Agent (without guarantee).			
(a) Mortgage securities:			
47. (i) Principal .....	259,489 53		
(b) Other securities:			
49. (i) Principal .....	1,114,125 77		
51. (c) Unsecured debts .....	11,912 09		
Total of assets II. ....			1,392,943 77
Gross total of assets I. and II. ....			\$1,652,230 95

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.			
A.—Balances from 31st December, 1915.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) Cash not already shown under (1):			
2. (i) On hand .....		\$1,134 38	
3. (ii) In bank .....		10,483 10	\$11,617 48
B.—Sums Received Wholly or Partly on Capital Stock.			
4. (a) Calls on joint stock permanent capital .....		2,659 02	2,659 02

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

## C.—Receipts on Account of Investments, Loans or Debts.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
(a) On mortgages of realty:			
10. (i) Principal . . . . .	.....	8,690 79	8,690 79
11. (ii) Interest . . . . .	\$4,715 59	.....	4,715 59
(b) On other securities:			
12. (i) Principal . . . . .	.....	23,309 51	23,309 51
13. (ii) Interest or dividend . . . . .	7,702 48	.....	7,702 48
(c) Unsecured debts:			
14. (i) Principal . . . . .	.....	14,952 69	14,952 69
15. (ii) Interest . . . . .	51 18	.....	51 18

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) . . . . .	\$27,855 49	.....	27,855 49
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## G.—Receipts from other sources.

30. (a) Valuator's fees . . . . .	20 00	.....	20 00
Totals . . . . .	\$40,344 74	\$61,229 49	\$101,574 23

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

(b) Cash (not included in 31):			
33. (ii) In banks . . . . .	.....	\$16,220 72	\$16,220 72

## B.—Receipts on account of Investments, Loans:

34. (a) On mortgages, principal . . . . .	.....	96,847 19	.....
Interest . . . . .	\$62,760 12	.....	159,607 31
35. (b) On other securities, principal . . . . .	.....	31,440 00	31,440 00
36. (c) Unsecured debts, principal . . . . .	.....	468,632 21	468,632 21

## C.—Receipts from Real Estate.

37. (a) Sales . . . . .	.....	163,609 82	163,609 82
38. (b) Rents . . . . .	32,827 79	.....	32,827 79

## D.—Receipts from Other Sources, viz.:

39. (a) From clients for investment . . . . .	.....	398,020 93	398,020 93
Totals . . . . .	\$95,587 91	\$1,174,770 87	\$1,270,358 78

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$403 00	\$403 00
(b) Loaned on, or invested in, other securities, viz.:			
2. (i) Bonds and debentures .....	.....	18,943 04	18,943 04
3. (ii) Stocks and bonds .....	.....	3,232 00	3,232 00
4. (iii) Stocks . . . . .	.....	4,115 00	4,115 00

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$12,037 28	.....	12,037 28
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## D.—Management Expenses.

25. (a) Salaries, wages and fees .....	15,577 50	.....	15,577 50
26. (b) Commission or brokerage .....	1,074 00	.....	1,074 00
28. (d) Stationery, postage, printing, etc. ....	3,002 10	.....	3,002 10
29. (e) Law costs .....	49 49	.....	49 49
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates .....	8,424 59	.....	8,424 59
32. (h) Registration fees .....	1,398 39	.....	1,398 39
33. (i) Other management expenditure, auditor's fees .....	375 00	.....	375 00

## E.—Other Expenditures, viz.:

34. (a) Advances for clients to be repaid....	11,324 78	.....	11,324 78
35. (b) Expenses R. E. Dept., auto insurance and sundries .....	1,183 74	.....	1,183 74

## F.—Balance.

37. (a) Cash on hand and in banks .....	.....	20,434 32	20,434 32
Totals .....	\$54,446 87	\$47,127 36	\$101,574 23

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	.....	116,875 09	116,875 09
(b) Loaned or invested on or in other securities, viz.:			
43. (i) Sale agreements .....	.....	267,226 04	267,226 04
44. (ii) Call loans .....	.....	31,940 00	31,940 00
47. (a) Real estate purchased .....	.....	117,696 39	117,696 39
(b) Incumbrances on Realty paid off, viz.:			
48. (i) Principal . . . . .	.....	33,141 27	33,141 27
49. (ii) Interest . . . . .	\$68,133 22	.....	68,133 22



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) .....	14,780 91	.....	14,780 91
53. (d) Expenses in behalf of clients .....	64,650 51	.....	64,650 51
Distributed to clients .....	.....	544,003 26	544,003 26

## C—Balance.

54. (b) Cash on hand and in banks .....	.....	11,912 09	11,912 09
Totals . . . . .	\$147,564 64	\$1,122,794 14	\$1,270,358 78

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$36,165.29.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a)  $6\frac{1}{3}\%$ ; (b)  $5\frac{1}{4}\%$ .
  - (ii) Not owned beneficially: (a)  $6\frac{3}{4}\%$ ; (b) .....
6. Of the mortgages owned beneficially by the Corporation, \$59,832.75 is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$250,385.03 is on realty situate in Ontario, and \$9,104.50 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, none.
  - (ii) Not so owned: No., none; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$177,218.00.
  - (ii) Not so owned: \$608,768.00.
11. How often are the securities held by the Corporation valued? Yearly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Managing Director, \$4,000.00; Secretary, \$2,000.00; Accountant, \$2,000.00; Cashier, \$2,000.00.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? February 7th, 1917.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):
 

For 1916: Thomas Jenkins, James Hardy.

For 1917: Thomas Jenkins, James Hardy.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st, 3%; July 1st, 3%.
16. What is the date appointed for the Annual Meeting February 17th, 1917. Date of last Annual Meeting? February 12th, 1916.
17. Special General Meetings held in 1916: Dates, none.

## THE ROYAL TRUST COMPANY.

Head Office, Montreal, Que.

## CONSTATING INSTRUMENTS.

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q.), and by 59 Vict. (1895), chap. 67 (Q.), and by 63 Vict. (1900), chap. 76 (Q.).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII., chap. 103, to transact business therein as specified in section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect to all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to the Ontario Trusts Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

## ANNUAL STATEMENT

Of the condition and affairs of the Royal Trust Company at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 107 St. James Street, in the City of Montreal, Quebec.

The chief agency for Ontario is situate corner of Queen and Yonge Streets, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Bruce L. Smith, and his address is Royal Trust Company, Toronto, Ontario.

The Board is constituted of sixteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1915, were as follows, together with their respective terms of office:

Sir Vincent Meredith, Bart., President, Montreal;	14th Nov., 1916;	13th Nov., 1917.
Sir H. Montague Allan, C.V.O., Vice-President, Montreal;	"	"
Capt. Herbert Molson, Director, Montreal;	"	"
R. B. Angus, Director, Montreal;	"	"
A. Baumgarten, Director, Montreal;	"	"
E. B. Greenshields, Director, Montreal;	"	"
C. R. Hosmer, Director, Montreal;	"	"
Sir William Macdonald, Director, Montreal;	"	"
Sir Frederick Williams-Taylor, Director, Montreal;	"	"
E. J. Chamberlin, Director, Montreal;	"	"
Lord Shaughnessy, K.C.V.O., Director, Montreal;	"	"
A. D. Braithwaite, Director, Montreal;	"	"
C. B. Gordon, Director, Montreal;	"	"
Hon. Sir Lomer Gouin, K.C.M.G., Director, Montreal;	"	"
H. R. Drummond, Director, Montreal;	"	"
A. E. Holt, Manager, Montreal;	"	"
M. S. L. Richey, Secretary;	"	"

A.—Permanent capital stock: Total amount authorized, \$5,000,000; total amount subscribed, \$1,000,000, as more particularly set out in Schedule A hereto.



## SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date 30th June, 1909; rate 30%; gross amount, \$300,000; amount paid thereon, \$300,000.

Description.	No. of shares	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ 1,000,000	\$ .....

## LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital; fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00
4. (d) Dividends declared in respect of (1), but not yet paid .....	30,000 00
5. (e) Unappropriated profits on (1) .....	682,957 77
6. (f) Reserve fund in respect of (1) .....	1,000,000 00
	<u>\$2,712,957 77</u>

## Liabilities to the Public.

37. Owing to banks (including interest due or accrued) .....	1,506,019 09
41. Other liabilities to the public:	
42. (a) Charges due and accrued .....	14,033 10
Total actual liabilities .....	<u>\$4,233,009 96</u>

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed .....	\$2,729,750 24
52. (c) Trust funds invested, but not guaranteed:	
(i) Principal .....	97,892,074 77
55. (d) Trust funds uninvested .....	12,836,016 86
*56. (e) Judicial surety, indemnity and guarantee bonds ..	140,984 52
Total contingent liabilities .....	<u>113,598,826 39</u>
Gross total liabilities, actual and contingent .....	<u>\$117,831,836 35</u>

\*The Company is also liable for the guarantee as to principal and interest of \$950,000.00, 5% first mortgage, guaranteed gold bonds of the Royal Trust Realty Company.

BALANCE SHEET.—Continued.

Cr.	Assets.
I.—Assets of which the Corporation is the Beneficial Owner.	
A.—Immovable Property Owned Beneficially by Corporation.	
5. (b) Freehold land (including buildings) .....	\$15,068 68
B.—Debts secured by Mortgages of Land.	
9. (a) Debts (other than item 10) secured by mortgages of land .....	\$615,002 75
11. (c) Interest due and accrued on item (9) and not in- cluded therein .....	15,732 14
	630,734 89
C.—Debts not above enumerated for which the Corporation holds securities, as follows:	
14. (b) Municipal bonds and debentures .....	\$124,840 70
15. (c) Public School debentures .....	22,100 00
17. (e) Dominion Government stock or bonds .....	548,795 32
19. (g) Stocks or bonds of other Governments .....	879,528 84
22. (j) Railway and other industrial securities .....	1,004,670 94
23. (k) Deposits with Provincial Governments .....	445,000 00
24. (l) Debts secured by bonds, stocks, etc. ....	430,145 21
26. (n) Interest due or accrued on items 14 to 24 and not included therein .....	34,991 74
	3,490,072 75
D.—Unsecured Debts.	
27. (a) Balances on sundry accounts, including commissions, fees, etc., due .....	88,539 95
E.—Cash.	
31. (a) On hand .....	360 00
F.—Assets not hereinbefore mentioned.	
37. (a) Office furniture .....	8,233 69
Total assets owned beneficially by the Corporation .....	\$4,233,009 96
II.—Assets not owned beneficially by the Corporation but for which the Corporation is accountable.	
A.—As Guarantors.	
(a) Mortgage securities:	
43. (i) Principal .....	\$369,309 12
(b) On other securities:	
45. (i) Principal .....	2,150,687 87
46. (ii) Interest due and accrued .....	8,917 97
Cash in bank .....	200,835 28
	2,729,750 24
B.—As Trustee, Representative, Guardian or Agent (with- out guarantee).	
(a) Mortgage securities:	
47. (i) Principal .....	\$17,798,298 94
(b) On other securities:	
49. (i) Principal .....	80,093,775 83
52. (d) Uninvested trust funds .....	12,836,016 86
53. (e) Security held against judicial surety, indemnity, and guarantee bonds .....	140,984 52
	110,869,076 15
Total assets of II. ....	\$113,598,826 39
Gross total of assets I. and II. ....	\$117,831,836 35



## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

	(Col. 1.)	(Total Col. 4.)
1. Cash:		
2. (i) On hand .....		\$405 82
I.—Received by the Corporation for its Own Use.		
C.—Receipts on account of Investments, Loans or Debts.		
(a) On mortgages of realty:		
10. (i) Principal .....		109,053 51
11. (ii) Interest .....	\$26,605 26	
(b) On other securities:		
12. (i) Principal .....		346,642 25
13. (ii) Interest or dividends .....	84,758 28	
(c) Unsecured debts:		
14. (i) Principal .....		1,281,506 73
15. (ii) Interest .....	69,338 24	
E.—Miscellaneous.		
18. (a) Commission, brokerage (or remuneration as corporate Agent, etc.) .....	466,396 15	
		647,097 93
F.—Borrowed Money.		
25. (a) Bank or other advances, discounts or overdrafts .....		1,506,019 09
Total .....		\$3,890,725 38
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.		
A.—Balance from 31st December, 1915.		
(b) Cash:		
33. (ii) In bank .....	\$8,418,987 77	
B.—Received on account of Investments, Loans or Debts.		
34. (a) On mortgages: Principal, \$2,638,482.56; interest, \$1,540,032.05 .....	4,178,514 61	
35. (b) On other securities: Principal, \$8,554,064.90; interest, \$6,426,129.76 .....	14,980,194 66	
36. (c) On unsecured debts: Principal, none; interest, none.		
C.—Receipts from Real Estate.		
37. (a) Sales (not included in foregoing items) .....	335,825 13	
38. (b) Rents .....	410,617 14	
D.—Receipts from Other Sources.		
39. (a) Estate and agencies (Capital and Revenue Account), realizations, receipts, etc. ....	23,031,033 62	
		51,355,172 93
Total .....		\$55,245,898 26

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$144,133 34
(b) Loaned or invested in other securities .....	.....	2,523,109 98

B.—Expended on Stock Account.

8. Dividend paid on permanent stock .....	\$160,000 00	160,000 00
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C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18. (a) Bank account (Principal and Interest) .....	.....	677,560 91
---	-------	------------

D.—Management Expenses.

25. (a) Salaries, wages and fees .....	211,389 69	
28. (d) Stationery, postage, printing and advertising .....	20,833 15	
29. (e) Law costs .....	1,658 14	
30. (f) Fuel, rent, taxes (other than 7 and 32) and rates...	81,641 39	
31. (g) Travelling expenses .....	2,807 16	
32. (h) Registration fees .....	650 00	
33. (i) Other management expenditure .....	50,901 38	
		369,880 91

E.—Other Expenditure, viz.:

34. (a) Office furniture .....	4,680 19
35. (b) Contribution for charitable and patriotic purposes .....	11,000 00

F.—Balance.

37. (a) Cash on hand .....	360 00
Total .....	\$3,890,725 33

II.—Expended on Trust or Agency Account.

A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$500,411 42
(b) Loaned or invested on or in other securities .....	9,440,721 27
47. (a) Real estate purchased .....	25,894 64
(b) Incumbrances on realty paid off, viz.:	
48. (i) Principal .....	106,797 75
49. (ii) Interest .....	52,325 95

B.—Other Expenditures.

53. (d) Estate and agencies, payment on account of capital and revenue .....	28,192,169 76
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C.—Balances.

54. (b) Cash in banks .....	13,036,852 14	
		51,355,172 93
Total .....		\$55,245,898 26

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none; no debentures issued.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$591,011.00.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, no deposits taken nor debentures issued.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) About 6%; (b) about 5%.
  - (ii) Not owned beneficially: (a) About 6½%; (b) about 5%.
6. Of the mortgages owned beneficially by the Corporation, \$19,596.00 is on realty situate in Ontario, and \$595,406.75 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$1,710,425.18 is on realty situate in Ontario, and \$16,454,520.91 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$10,258.12.
  - (ii) Not so owned: \$340,053.15.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 1; amount, \$819.83.
  - (ii) Not so owned: No., 65; amount, \$250,825.29.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,531,113.00.
  - (ii) Not so owned: \$44,328,110.82.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: All of the officers of the Company, for a total of \$224,000.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 30th September, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: James Hutchison, C.A., Montreal.  
For 1917: James Hutchison, C.A., Montreal.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? 31st March, 3%; 30th June, 3%; 30th September, 3% and bonus of 4%; 31st December, 3%.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in November.  
Date of last Annual Meetings? 14th November, 1916.
17. Special General Meetings held in 1916: Dates, none.



MERCANTILE TRUST COMPANY OF CANADA, LIMITED.

Head Office, Hamilton, Ont.

CONSTATING INSTRUMENTS.

The Mercantile Trust Company of Canada, Limited, was incorporated by Letters Patent of the Dominion of Canada, bearing date 12th November, 1906.

Authorized by special Act of the Legislature of Ontario, 7 Edw. VII., chap. 115, to transact business therein as specified in section 1 (3) of the said Act, which enacts as follows:

" (3) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Trust Companies Act, and shall be subject to the general provisions of the said Act, and of the general public law of the said Province relating to trust companies and trusts."

ANNUAL STATEMENT

Of the condition and affairs of the Mercantile Trust Company at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at 11 Main St. East, in the City of Hamilton, in the Province of Ontario.

The Board is constituted of fifteen directors, holding office for one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

Cyrus A. Birge, President, Hamilton, Ont.;	February 14th, 1916; February, 1917.
Maj. Henry L. Roberts, Vice-President, Grimsby, Ont.;	" "
C. C. Dalton, Director, Toronto, Ont.;	" "
Sir John S. Hendrie, K.C.M.G., Director, Toronto, Ont.;	" "
J. J. Green, Director, Hamilton, Ont.;	" "
T. C. Haslett, K.C., Director, Hamilton, Ont.;	" "
A. E. Dymont, Director, Toronto, Ont.;	" "
Stanley Mills, Director, Hamilton, Ont.;	" "
W. H. Merritt, M.D., Director, St. Catharines, Ont.;	" "
James Turnbull, Director, Hamilton, Ont.;	" "
J. F. Kavanagh, Director, Hamilton, Ont.;	" "
Col. S. C. Mewburn, K.C., Director, Hamilton, Ont.;	" "
W. A. Wood, Director, Hamilton, Ont.;	" "
Lt.-Col. John I. McLaren, Director, Hamilton, Ont.;	" "
S. C. Macdonald, Manager, Hamilton, Ont.;	" "

A. Permanent capital stock: Total amount authorized, \$1,000,000; total amount subscribed, \$469,500.00.

SCHEDULE A.

Class 2.—Fixed and Permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
2. Fully called.....	4,695	\$ 100	\$ 469,500	\$ 469,500	\$ .....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr.

Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, fully called; total called, \$469,500; total paid thereon .....	\$469,500 00	
4. (d) Dividends declared in respect of (2), but not yet paid .. .. .	14,080 79	
5. (e) Unappropriated profits in respect of (2) .....	20,997 23	
6. (f) Reserve fund .....	70,365 00	
7. (g) Contingent fund .....	25,000 00	
		\$599,943 02

## Liabilities to the Public.

37. Owing to banks (including interest due or accrued) .....	107,951 59
Total actual liabilities .....	\$707,894 61

## Contingent Liabilities.

## 49. Money for which the Corporation is contingently liable, viz.:

50. (a) Principal guaranteed .....	\$400,820 54	
52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal .. .. .	773,647 34	
55. (d) Trust funds uninvested bearing bank interest and not guaranteed .....	148,169 59	
56. (c) Special deposit to cover retirement of bonds under mortgage of which Company is trustee .....	489,043 38	
Total contingent liabilities .....		1,811,680 85
Gross total liabilities, actual and contingent .....		\$2,519,575 46

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

1. (a) Office premises situate as follows:		
2. (i) At Hamilton, held in freehold .....	\$54,254 63	
5. (b) Freehold land (including buildings) other than foregoing .. .. .	57,411 30	
		\$111,665 93

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .. .. .	\$337,901 43	
11. (c) Interest due and accrued on item (9) .....	22,486 46	
		360,387 89

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds and debentures.	\$10,358 91	
19. (g) Debts secured by stocks or bonds of other governments .. .. .	110,776 06	
23. (k) Stocks and bonds of sundry Companies .....	79,655 39	
24. (l) Advance to estates .....	7,323 65	
25. (m) Debts secured by assignment of agreements of sale	5,503 83	
26. (n) Interest due or accrued on items 14 to 25 and not included therein .....	6,603 00	
		220,220 84

## BALANCE SHEET.—Continued.

Cr.

Assets.

## E.—Cash.

31. (a) On hand .....	\$200 00	
		\$200 00

## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture and safe deposit boxes .....	\$13,029 80	
38. (b) Sundry assets .....	2,390 15	
		15,419 95
Total assets owned beneficially by Corporation .....		\$707,894 61

## II.—Assets not owned beneficially by Corporation, but for which the Corporation is accountable.

## A.—As Guarantors.

## (a) Mortgage securities:

43. (i) Principal . . . . .	\$375,790 33	
44. (ii) Interest due or accrued .....	24,030 54	

## (b) Other securities:

45. (i) Principal, bank deposits .....	999 67	
		\$400,820 54

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal . . . . .	\$484,637 74	
48. (ii) Interest . . . . .	953 99	

## (b) Other securities:

49. (i) Principal . . . . .	288,055 61	
51. (c) Special deposit to cover retirement of bonds under mortgage of which Company is trustee .....	489,043 38	
52. (d) Uninvested trust funds .....	148,169 59	
		1,410,860 31

Total of assets II. .... \$1,811,680 85

Gross total assets I. and II. .... \$2,519,575 46

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1915.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. Cash:			
2. (i) On hand .....		\$200 00	

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital .....		2,700 00	
5. (b) Premiums on (4) .....	\$135 00		

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

C.—Receipts on Account of Investments, Loan or Debts.

(a) On mortgages of realty:		
10.	(i) Principal . . . . .	184,098 15
11.	(ii) Interest . . . . .	34,741 66
(b) On other securities:		
12.	(i) Principal . . . . .	149,474 52
13.	(ii) Interest or dividends . . . . .	7,004 84
(c) Unsecured debts:		
14.	(i) Principal . . . . .	3,351 25

D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a) Sales . . . . .	1,726 85
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E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, etc.) . . . . .	27,416 87
19. (b) Premiums or bonus on loans . . . . .	153 40

F.—Borrowed Money.

25. (a) Bank or other advances . . . . .	107,951 59
--	------------

G.—Receipts from other sources.

30. (a) Safe deposit vault, rents . . . . .	1,632 18		
Totals . . . . .	\$71,083 95	\$449,502 36	\$520,586 31

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balance from 31st December, 1915.

(b) Cash (not included in 31):		
33.	(ii) In bank . . . . .	\$153,804 77

B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$197,248.13; interest, \$71,998.32 . . . . .	269,246 45
35. (b) On other securities: Principal, \$142,130.99; interest, \$81,852.44 . . . . .	223,983 43

C.—Receipts from Real Estate.

37. (a) Sales . . . . .	27,797 78
38. (b) Rents . . . . .	41,409 89

D.—Receipts from other sources.

39. (a) On guaranteed investments account . . . . .	115,385 13
40. (b) Sundry realizations . . . . .	705,681 93

Total . . . . .	\$1,537,309 38
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## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$83,788 56	
(b) Loaned on or invested in other securities:			
2.      (i) Stocks, bonds and debentures ..	.....	237,767 96	
3.      (ii) Collateral loans .....	.....	46,029 65	
6. (c) Real estate purchased .....	.....	10,251 65	
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	\$27,933 07		
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
18. (a) Bank account (principal and interest)	2,354 08	54,899 45	
D.—Management Expenses (other than foregoing).			
25. (a) Salaries, wages and fees .....	13,438 79		
26. (b) Commission or brokerage .....	766 65		
28. (d) Stationery, postage, printing and advertising . . . . .	2,934 74		
29. (e) Law costs .....	638 09		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	5,884 27		
31. (g) Travelling expenses .....	135 85		
32. (h) Registration fees .....	566 75		
33. (i) Other management expenditure .....	1,212 32		
E.—Other Expenditure, viz.:			
34. (a) Office premises .....		31,754 63	
35. (b) Office furniture .....		29 80	
F.—Balance.			
37. (a) Cash on hand .....		200 00	
Totals . . . . .	\$55,864 61	\$464,721 70	\$20,586 31

## II.—Expended on Trust or Agency Account.

## Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$201,753 27
(b) Loaned or invested on or in other securities .....	170,756 68

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) .....	27,416 87
53. (d) On guaranteed investment account .....	147,649 81
(e) Sundry disbursements to beneficiaries, etc. ....	351,520 11

## C.—Balances.

54. (b) Cash on hand and in banks .....	\$149,169 26
55. (i) Special deposit to cover retirement of bonds under mortgage of which we are trustee .....	489,043 38
	638,212 64
Total . . . . .	\$1,537,309 38



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: \$21,300.00.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917, \$204.38.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, 5.03%; on debentures, nil; on debenture stock, nil.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7.6%; (b) 5.07%.
  - (ii) Not owned beneficially: (a) 7.06%; (b) 5.8%.
6. Of the mortgages owned beneficially by the Corporation, \$118,952.95 is on realty situate in Ontario, and \$218,948.48 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$625,378.02 is on realty situate in Ontario, and \$235,050.05 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$18,834.58.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No. 1; amount, \$1,219.64.
  - (ii) Not so owned: No. 2; amount, \$27,377.11.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,185,770.00.
  - (ii) Not so owned: \$2,140,035.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. Four members of staff aggregating \$11,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Employers' Liability Co.
13. Date when the accounts of the Corporation were last audited? February 14th, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: C. S. Scott, F.C.A., and G. E. F. Smith, C.A., Hamilton.  
For 1917: C. S. Scott, F.C.A., and G. E. F. Smith, C.A., Hamilton.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, at 6% per annum.
16. What is the date appointed for the Annual Meetings? None appointed. Date of last Annual Meeting? February 27th, 1917.
17. Special General Meetings held in 1916: Dates, none.

THE TRUSTS AND GUARANTEE COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O., 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206) and the Loan and Trust Corporations Act (R.S.O. 1914, chap. 184).

ANNUAL STATEMENT

Of the conditions and affairs of the Trusts and Guarantee Company, Limited, of Toronto, Ont., at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 45 King Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of fourteen directors, seven holding office for one year, and seven holding office for two years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

James J. Warren, President, Toronto;	January 28th, 1916;	January 25th, 1918.
C. E. Ritchie, Vice-President, Akron, Ohio;	"	" 26th, 1917.
N. W. Rowell, K.C., Director, Toronto;	"	" 25th, 1918.
A. F. MacLaren, Director, Toronto;	"	" 26th, 1917.
W. Thoburn, M.P., Director, Almonte;	"	" 25th, 1918.
J. H. Adams, Director, Toronto, Ont.;	"	" 26th, 1917.
G. P. Scholfield, Director, Toronto, Ont.;	"	" 25th, 1918.
Matthew Wilson, K.C., Director, Chatham;	"	" 25th, 1918.
Lloyd Harris, Director, Brantford;	"	" 26th, 1917.
A. C. Flumerfelt, Director, Victoria, B.C.;	"	" 25th, 1918.
W. D. Bell, Director, Chesley;	"	" 26th, 1917.
Joseph Ruddy, Director, Brantford, Ont.;	"	" 25th, 1918.
Edward Bentley Stockdale, Gen. Man., Toronto;	"	" 26th, 1917.
C. S. Hamilton, Secretary, Toronto, Ont.;	"	" 26th, 1917.

A.—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$2,000,000; as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
		\$	\$	\$ c.	\$ c.
Fully called .....	1,129½	100	112,950	112,950 00	.....
20 per cent. called .....	18,870½	100	1,887,050	376,060 00	1,350 00
Paid in advance of calls .....	.....	.....	.....	891,644 61	.....
Totals.....	20,000	.....	2,000,000	1,380,654 61	1,350 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called: Total called, \$112,950.00; total paid thereon .....	\$112,950 00
2. (b) Ordinary joint stock capital, 20 per cent. called; total, \$1,887,050.00; total paid thereon .....	376,060 00
3. (cc) Joint stock capital paid in advance of calls .....	891,644 61
4. (d) Dividends declared in respect of (1), (2) and (3), but not yet paid .....	41,267 06
6. (f) Reserve fund in respect of (1), (2) and (3) .....	416,370 69
	<u>\$1,838,292 36</u>

Liabilities to the Public.

42. (a) Open accounts .....	2,368 87
Total actual liabilities .....	<u>\$1,840,661 23</u>

II.—Contingent Liabilities.

48. Moneys for which the Corporation is contingently liable, viz.:	
49. (a) Principal guaranteed together with trust deposits ..	\$4,588,835 30
50. (b) Interest guaranteed .....	12,690 37
51. (c) Trust funds invested but not guaranteed: Principal	8,065,437 02
54. (d) Trust funds uninvested bearing interest and not guaranteed ..	277,379 90
Total contingent liabilities .....	<u>12,944,342 59</u>
•Grand total liabilities, actual and contingent .....	<u>\$14,785,003 82</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises as follows:	
5. (b) Freehold land (including buildings) other than fore-going ..	\$151,487 82
7. (d) Office furniture, fixtures, etc., at Toronto, Calgary and Brantford .....	13,820 47
	<u>\$165,308 29</u>

B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land ..	775,223 62
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C.—Debts not above enumerated, for which the Corporation holds securities as follows:

22. (j) Debts secured by stocks, bonds and miscellaneous securities, with interest .....	751,824 90
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## BALANCE SHEET.—Continued.

## D.—Unsecured Debts.

27. (a) Open accounts .....	\$48,817 57
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## E.—Cash.

32. (b) In banks .....	99,486 85
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Total assets owned beneficially by Corporation .....	\$1,840,661 23
--	----------------

## II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal . . . . .	\$3,005,153 47
44. Interest due and accrued .....	168,916 20

## (b) On other securities:

45. (i) Principal . . . . .	1,321,797 26
46. (ii) Interest due and accrued .....	38,257 63
(iii) Cash on hand and in banks .....	67,401 11
	<u>\$4,601,525 67</u>

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal . . . . .	\$1,574,796 54
-----------------------------	----------------

## (b) Other securities:

49. (i) Principal, including unrealized original assets	6,490,640 48
52. (d) Uninvested trust funds .....	277,379 90
	<u>8,342,816 92</u>

Total assets of II. ....	\$12,944,342 59
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Gross total of assets I and II. ....	\$14,785,003 82
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## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1915.

## 1. Cash:

3. (ii) In bank .....	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
		\$85,828 69	

## B.—Sums received wholly or partly on Capital Stock.

4. (a) Calls on joint stock permanent capital (a.a.) joint stock capital received in advance of calls .....	11,341 08
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## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

C.—Received on account of Investments,  
Loans or Debts.

(Col. 1.) - (Col. 3.) (Total Col. 4.)

## (a) On mortgages of realty:

10.	(i) Principal . . . . .	\$4,825 74
11.	(ii) Interest, including profit on guaranteed account . . . . .	\$109,885 76

## (b) On other securities:

12.	(i) Principal . . . . .	52,627 96
13.	(ii) Interest or dividends . . . . .	41,109 54

## D.—Receipts from Real Estate Owned Beneficially by Corporation.

16. (a)	Sales (not included in any of the foregoing items) . . . . .	452,396 79
---------	--	------------

## E.—Miscellaneous.

18. (a)	Commission, brokerage (or remuneration as Corporate agent, trustee, etc.) . . . . .	70,335 20
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## G.—Receipts from Other Sources.

30. (a)	Open accounts . . . . .	8,244 25
	Totals . . . . .	\$221,330 50    \$615,264 51    \$836,595 01

II.—Received as Corporate Trustee, Representative.  
Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

33.	(ii) Cash in bank and on hand . . . . .	\$264,479 95
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## B.—Receipts on account of Investments, etc.

34. (a)	Mortgages: Principal, interest . . . . .	915,967 71
35. (b)	On other securities: Principal, interest . . . . .	239,410 14

## D.—Received from other sources.

39. (e)	Estates, trusts and agencies: Capital and revenue realization, receipts, etc. . . . .	30,216,421 49
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Total . . . . . \$31,636,279 29

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$6,458 70	
(b) Loaned or invested on other securities:			
2. (i) Stocks, bonds and other securities ....	.....	466,603 62	

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock and interest paid on joint stock capital received in advance of calls .....	\$82,172 95
--	-------------

## D.—Management Expenses.

25. (a) Salaries, wages and fees .....	81,727 32
28. (d) Stationery, postage, printing and advertising .....	11,546 31
29. (e) Law costs .....	756 00
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	9,570 55
31. (g) Travelling expenses .....	972 45
32. (h) Registration fees .....	3,438 67
33. (i) Other management expenditure, including war tax .....	8,172 48

## E.—Other Expenditure, viz.:

34. (a) Open accounts .....	10,451 68
35. (b) Office premises, etc. ....	55,237 43

## F.—Balance.

37. (a) Cash on hand and in bank	\$99,486 85			
Totals . . . . .	\$99,486 85	\$198,356 73	\$538,751 43	\$836,595 01

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$525,485 35
(b) In other securities, viz.:	
44. (ii) .....	965,148 66

## B.—Other Expenditures.

53. (d) Estates, trusts and agencies; payments on account of capital, revenue, etc. ....	29,800,864 27
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## C.—Balance.

54. (b) Cash on hand and in banks .....	344,781 01
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Totals . . . . .	\$31,636,279 29
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## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: Guaranteed funds, \$236,132.24.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: None.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits (trusts), for short term, 4%; for long term, 5½%.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) 6%; (b) 6%.
    - (ii) Not owned beneficially: (a) 7.31%; (b) 6.28%.
6. Of the mortgages owned beneficially by the Corporation, \$35,650.98 is on realty situate in Ontario, and \$739,572.64 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$2,072,459.13 is on realty situate in Ontario, and \$2,483,720.88 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned, \$21,369.82, transferred to real estate.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, none.
  - (ii) Not so owned: No., 22; amount, \$46,700.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$1,500,000.00.
  - (ii) Not so owned: \$8,750,000.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All staff for \$50,000.00.
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):

For 1916: Harry Vigeon, H. Frank Vigeon.  
For 1917: Same.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd, 1916, July 2nd, 1916, 6%.
16. What is the date appointed for the Annual Meeting? Last Friday in January. Date of last Annual Meeting? January 26th, 1917.
17. Special General Meetings held in 1916: Dates, none.



# THE IMPERIAL TRUSTS COMPANY OF CANADA.

Head Office, Toronto, Ontario.

Incorporated on the 23rd day of June, 1887, by Special Act of the Dominion of Canada, 50-51 Vic. c. 115 (D.), which in 1890 was amended by 53 Vic. c. 101 (D.).

## ANNUAL STATEMENT

Of the conditions and affairs of the Imperial Trusts Company of Canada, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 15 Richmond Street West, in the City of Toronto, in the Province of Ontario.

The Board is constituted of seven directors holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

James H. Mitchell, President, Toronto;	25th February, 1916; 21st February, 1917.
A. J. Jackson, Vice-President, Toronto;	" "
J. W. Seymour Corley, K.C., Director, Toronto;	" "
W. A. Mitchell, Director, Toronto;	" "
A. C. McMaster, Director, Toronto;	" "
E. J. B. Duncan, Director, Toronto;	" "
C. P. Smith, Director, Toronto;	5th July, 1916
J. A. Withrow, Manager, Toronto;	3rd November, 1916.

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$400,000, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies Acts or Private Acts.

Last call made: Date, 1st October, 1913. Rate per cent., 25 per cent.; gross amount, \$100,000. Amount paid thereon, \$100,000.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
2. 50 per cent. called .....	4,000	\$ 100	\$ 400,000	\$ 200,000	\$ .....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)



BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

1.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 50 per cent. called:		
Total called, \$200,000; total paid thereon .....	\$200,000	00
4. (d) Dividends declared in respect of (2) .....	3,000	00
5. (e) Unappropriated profits in respect of (2) .....	9,306	77
7. (g) Contingent fund in respect of (2) .....	50,000	00
		<u>\$262,306 77</u>

Liabilities to the Public.

41. Other liabilities to the public, viz.:		
43. (c) Sundry accounts payable, including rents paid in advance .....		348 10
		<u>\$262,654 87</u>
Total actual liabilities .....		

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Trust funds received for investment, including trust deposits and interest to 31st December, 1916 ..	\$464,232	49
56. (e) Advances obtained on stocks for investment .....	110,000	00
Unclaimed balances .....	618	60
		<u>574,851 09</u>
Estimated value of estates, assets, mortgages and other securities held in trust, etc., in hands of Company, and not invested by Company .....		3,238,617 27
Gross total liabilities, actual and contingent .....		<u>\$4,076,123 23</u>

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

A.—Immovable Property Owned Beneficially by the Corporation.

1. (a) Office premises situate as follows:		
3. (ii) At Toronto, held in leasehold .....		\$87,500 00

B.—Debts Secured by Mortgages of Land.

Agreement for sale .....	\$135,000	00
Less liability on mortgage .....	37,000	00
		<u>98,000 00</u>

D.—Unsecured Debts.

27. (a) Sundry accounts payable .....		1,728 71
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E.—Cash.

31. (a) On hand .....	\$392	66
32. (b) In bank .....	22,953	75
		<u>23,346 41</u>

## BALANCE SHEET.—Continued.

## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture .....	\$1,620 00	
39. (c) Port Hood Coal Company bonds .....	1 00	
40. (d) Port Hood Coal Company stock .....	1 00	
41. (e) 4,987 shares fully paid preference stock of the Colonial Investment and Loan Co. ....	48,142 75	
Dividends and interest accrued and due .....	2,315 00	
		\$52,079 75
Total assets owned beneficially by Corporation .....		\$262,654 87

II.—Assets not owned beneficially by the Corporation but  
for which the Corporation is accountable.

## A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal . . . . .	\$9,595 69	
(ii) Interest . . . . .	117 42	
(b) Other securities:		
45. Call and time loans: Principal, \$6,729.66; interest accrued, \$323.89 .....	7,053 55	
(i) Stocks, bonds and debentures .....	531,505 16	
46. (ii) Interest accrued .....	21,912 66	

B.—As Trustee, Representative, Guardian or Agent (without  
guarantee).

51. (c) Unsecured debts, accounts receivable .....	2,545 53	
52. (d) Uninvested trust funds: Cash in hand and in banks .....	2,121 08	
		574,851 09
Estimated value of mortgages and other securities held in trust, etc., in hands of the Company as executors, agents, trustees, etc., not invested by Company .....		3,238,617 27
Gross total assets I. and II. ....		\$4,076,123 23

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

	(Col. 1.)	(Col. 2.)	(Total Col. 4.)
A.—Balances from 31st December, 1915.			
(i) On hand .....	\$1,481 83		
(ii) In bank .....	11,048 24		\$12,530 07

C.—Receipts on account of Investments, Loans,  
or Debts.

(b) On other securities:			
12. (i) Principal . . . . .		\$23,718 75	
13. (c) (ii) Interest . . . . .	2,096 10		25,814 85

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

D.—Receipts of Real Estate Owned Beneficially  
by Corporation.

16. (a) Sales . . . . .	.....	\$5,188 92	.....
17. (b) Rents . . . . .	\$5,903 84	.....	\$11,092 76

## E.—Miscellaneous.

18. Commission, brokerage (or remuneration as Corporation Agent, Trustee, etc.), including interest and dividends on investments of trust funds . . . . .	.....	.....	22,123 89
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## G.—Receipts from other sources.

30. (a) Rents for Safety Deposit Boxes . . . . .	84 00		
(b) Refund stationery, electric light, etc. . .	105 72		
(c) Refund of salaries . . . . .	135 00		
Adjustment of fire loss . . . . .	6,565 00		
Refund of law costs and deposits on real estate sales by company as trustee..	795 50	.....	7,685 22
Total . . . . .			\$79,246 79

II.—Received as Corporate Trustee, Representa-  
tive, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

33. (i) On hand . . . . .	.....	.....	\$15,679 18
(ii) In bank . . . . .	.....	.....	26,467 04

B.—Received on Account of Investments, Loans  
or Debts.

34. (a) On mortgages: Principal ..	\$1,654 29		
Interest . . . . .	719 44	.....	2,373 73
35. (b) On other securities: Princi- pal . . . . .	\$11,364 55		
Interest . . . . .	19,640 59		
36. (c) On unsecured debts, interest . . . . .	.....	.....	31,005 14

## D.—Receipts from other sources, viz.:

39. (a) Trust deposits . . . . .	.....	.....	1,540,739 49
40. (b) Funds borrowed for investment purposes . . . . .	.....	.....	25,000 00
Sundry receipts, realizations, including guaranteed funds not otherwise itemized . . . . .	.....	.....	30,019 80
Total . . . . .			\$1,671,284 38



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

(Col. 1.) (Col. 4.)

Loaned or invested on other securities, viz.:

2. (i) Stock .....	\$4,125 00
7. (d) Incumbrances on realty paid off .....	3,000 00

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	6,000 00
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## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$15,898 42	
26. (b) Commission or brokerage .....	390 27	
28. (d) Stationery, postage, printing and advertising .....	1,755 96	
29. (e) Law costs .....	23 00	
30. (f) Fuel, rent, taxes (other than 7 and 32), and rates .....	5,872 03	
31. (g) Travelling expenses .....	2,190 00	
32. (h) Registration fees, Government tax and war tax ....	1,781 23	
33. (i) Other management expenditure, insurance, etc. ....	1,067 79	
		28,978 70

## E.—Other Expenditure, viz.:

34. (a) Sundry repairs and improvements to real estate ....	\$8,555 33	
36. (c) Interest on advances on real estate, etc. ....	2,357 25	
Ground rent office premises .....	2,088 60	
Refund of law costs and deposits received by Com- pany on sales of real estate as trustee .....	795 50	
		13,796 68

## F.—Balances.

37. (a) Cash on hand and in bank .....	23,346 41
Total . . . . .	\$79,246 79

## II.—Expended on Trust Agency Account.

## A.—Sums Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$131 88
(b) Loaned or invested on or in other securities, viz.:	
44. (ii) Stock and debentures .....	67,372 29

## B.—Other Expenditures.

52. (c) Debts or obligations wholly or partly paid:		
Principal . . . . .	\$25,000 00	
Interest . . . . .	9,432 08	
		34,432 08
53. (d) Trust deposits repaid .....		1,528,360 57
Sundry payments and disbursements, including guaranteed funds not otherwise itemized .....		38,866 48

## C.—Balances.

54. (b) Cash on hand and in banks .....	2,121 08
Total . . . . .	\$1,671,284 38



## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Not including deposits, \$348.10.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$11,798.46.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits,  $4\frac{1}{8}\%$ ; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916: (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) .....; (b) 7%.
  - (ii) Not owned beneficially: (a) 7%; (b) 7%.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$9,595.69 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially, none.
  - (ii) Not so owned, none.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially, No., .....; amount, none.
  - (ii) Not so owned, No., .....; amount, none.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, none.
  - (ii) Not so owned, \$81,800.00.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? Manager, \$15,000; Accountant, \$10,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Stiff Bros. and Sime & Riddell, Stead, Graham & Hutchison.  
For 1917: Stiff Bros. and Sime & Riddell, Stead, Graham & Hutchison.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st, 75c. per share; July 1st, 1916, 75c. per share.
16. What is the date appointed for the Annual Meeting? 21st February, 1917. Date of last Annual Meeting? 25th February, 1916.
17. Special General Meetings held in 1916: Dates, none.

## THE GUARDIAN TRUST COMPANY, LIMITED.

Head Office, Toronto, Ontario.

Incorporated by Letters Patent of Ontario, dated the 8th day of April, 1910, issued under The Ontario Companies Act, Registered on the Trust Company Register, 6th May, 1910.

## ANNUAL STATEMENT

Of the condition and affairs of The Guardian Trust Company, Limited, of Toronto, as at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 12 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of fifteen directors holding office for one year or until their successors are appointed.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

Cawthra Mulock, President, Toronto,	April 12th, 1915.
E. H. Laschinger, Vice-President, Toronto,	"
A. M. Stewart, Director, Toronto,	"
E. W. McNeill, Director, Toronto,	"
Hon. J. A. Loughheed, Director, Calgary,	"
Chas. W. MacLean, Director, Brockville,	"
S. J. Moore, Director, Toronto,	"
W. D. Ross, Director, Toronto,	"
Geo. P. Schofield, Director, Toronto,	"
William Crocker, Director, Toronto,	"
Stephen Haas, Director, Toronto,	"
Harry A. Hunter, Director, Minneapolis,	"
W. S. Morden, K.C., Director, Toronto,	"
Gordon F. Perry, Director, Toronto,	"
Malcolm Stobie, Director, Toronto,	"
W. S. Morden, General Manager, Toronto, 1st December, 1911.	
E. W. McNeill, Secretary, Toronto, 1st May, 1910.	

A—Permanent capital stock: Total amount authorized, \$2,000,000; total amount subscribed, \$850,100.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Act or Private Acts.

Last call made: Date, 1st March, 1912; rate per cent., 20%; gross amount, \$170,020.00; amount paid thereon, \$169,620.00.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid calls.
		\$	\$ c.	\$ c.	\$
2. 20 per cent. called.....	8,501	100	850,100 00	169,620 00	400
Paid in advance of calls.....	.....	.....	.....	79,420 00	.....
Totals .....	8,501	.....	850,100 00	249,040 00	400

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

2. (b) Ordinary joint stock capital, 20 per cent. called; total called, \$170,020; total paid thereon .....	\$169,620 00	
3. (c) Joint stock capital paid in advance of calls .....	79,420 00	
4. (d) Dividends declared in respect of (2), not yet paid..	6,226 00	
5. (e) Unappropriated profits in respect of (2) .....	27,114 34	
		\$282,380 34

## Liabilities to the Public.

41. Other liabilities to public, viz.:		
42. (a) Accounts payable .....	1,100 00	
Total actual liabilities .....		\$283,480 34

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed .....		16,500 00
52. (c) Trust funds invested, but not guaranteed:		
53. (i) Principal . . . . .	\$2,496,241 94	
54. (ii) Interest due and accrued .....	18,239 51	
55. (d) Trust funds uninvested bearing bank interest and not guaranteed .....	74,909 54	
56. (e) Other contingent liabilities .....	132 66	
		2,589,523 65
Total contingent liabilities .....		\$2,606,023 65
Gross total liabilities actual and contingent .....		\$2,889,503 99

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts Secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$104,860 95	
11. (c) Interest due and accrued on item 9 and not included therein .....	3,064 85	
		\$107,925 80

## C.—Debts not above enumerated for which the Corporation holds Securities as follows:

22. (j) Debts secured by call loans on stocks, bonds, etc....	\$116,322 25	
26. (n) Interest due or accrued (22) .....	669 60	
		116,991 85

## D.—Unsecured Debts.

27. (a) Balance on sundry accounts, including commission, fees, etc., due	28,879 52	
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## E.—Cash.

32. (b) On hand and in banks .....	6,184 69	
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## BALANCE SHEET.—Continued.

## F.—Assets not hereinbefore mentioned.

37. (a) Stocks and bonds .....	\$20,712 91	
38. (b) Dividends and interest accrued .....	321 32	
39. (c) Office furniture .....	1,564 25	
40. (d) Registration fees, etc. ....	900 00	
		\$23,498 48
Total assets owned beneficially .....		\$283,480 34

II.—Assets not owned beneficially by the Corporation, but  
for which the Corporation is accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43. (i) Principal . . . . .	\$16,500 00
-----------------------------	-------------

B.—As Trustee, Representative, Guardian or Agent (without  
guarantee).

## (a) Mortgage securities:

47. (i) Principal . . . . .	\$748,626 19
48. (ii) Interest due and accrued .....	18,239 51

## (b) Other securities:

49. (i) Principal . . . . .	1,747,615 75	
51. (c) Unsecured debts .....	132 66	
52. (d) Uninvested trusts funds, including revenue balances, etc. ....	74,909 54	
		2,589,523 65
Total assets .....		\$2,606,023 65
Gross total assets I. and II. ....		\$2,889,503 99

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

Balances from 31st December, 1915.

	(Col. 1.)	(Col.3.)	(Total Col. 4.)
1. Cash:	Col. 1.	Col. 3.	Col. 4.
3. (ii) In bank .....	.....	.....	\$17,462 75



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

C.—Receipts on Account of Investments, Loans  
or Debts.

	Col. 1.	Col. 3.	Col. 4.
(a) On mortgages of realty:			
10. (i) Principal .....	.....	\$26,422 47	.....
11. (ii) Interest .....	\$2,333 84	.....	\$28,756 31
(b) On other securities:			
12. (i) Principal .....	.....	2,974 00	.....
13. (ii) Interest or dividends .....	10,007 92	75,787 22	88,769 14
(c) Unsecured debts:			
14. (i) Principal .....	.....	.....	2 63
E.—Miscellaneous.			
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) .....	.....	.....	9,369 30
F.—Borrowed Money.			
29. (e) Guaranteed investments .....	.....	.....	750 00
G.—Receipts from other sources.			
30. (a) Bank interest .....	162 63	.....	.....
(b) Sundries, etc. ....	7,111 27	.....	7,273 90
Total .....			\$152,384 03

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1915.

31. (a) Capital account .....	\$81,426 70
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## B.—Receipts on account of Investments, etc.

34. (a) Mortgages: Principal, \$99,265.42; interest, \$55,530.93 .....	154,796 35
35. (b) On other securities: Principal, \$34,098.24; interest, \$33,952.87...	68,051 11

## C.—Receipts from Real Estate.

37. (a) Sales .....	9,744 01
38. (b) Rents and interest on agreements .....	71,518 08

## D.—Received from Other Sources.

39. (a) Borrowers' charges .....	\$127 50	
40. (b) Capital .....	94,700 11	
41. (c) Sundries .....	31,301 04	
		126,128 65
Total .....		\$511,664 90

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.			
A.—Sums Loaned or Invested on Capital Account.			
	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgage of realty (including item 7 (e) if no separate account therefor) .....	.....	\$38,474 64	.....
(b) Loaned on or invested in other securities, viz.:			
3. (ii) Call loans .....	.....	71,951 37	\$110,426 01
B.—Expended on Stock Account.			
8. Dividends paid on permanent stock .....	.....	.....	12,452 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:			
24. (g) Guarantees paid: Interest .....	.....	.....	746 64
D.—Management Expenses (other than foregoing):			
25. (a) Salaries, wages and fees .....	\$11,735 88		
26. (b) Commission or brokerage .....	48 00		
28. (d) Stationery, postage, printing, and advertising .....	1,035 12		
29. (e) Law costs .....	140 00		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	2,830 21		
31. (g) Travelling expenses .....	12 34		
32. (h) Registration fees .....	216 00		
33. (i) Other management expenditure .....	1,136 45		
			17,154 00
E.—Other Expenditure, viz.:			
34. (a) Advances to trusts and sundry accounts .....		\$5,356 44	
35. (b) Office furniture .....		64 25	
			5,420 69
F.—Balance.			
37. (a) Cash on hand and in banks .....			6,184 69
Totals . . . . .			\$152,384 03

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....		\$19,840 53
(b) Loaned or invested on or in other securities, viz.:		
43. (i) Bonds and debentures .....		60,233 18
46. (iv) .....		1,460 86
Incumbrances on Realty Paid Off, viz.:		
48. (i) Principal .....	\$28,696 20	
49. (ii) Interest .....	28,937 38	
		57,633 58

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## B.—Other Expenditure.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) .....	\$7,251 32
51. (b) Rents, taxes and rates .....	20,111 93
53. (d) Sundries .....	270,223 96

## C.—Balance.

54. (a) Cash on hand and in various banks .....	74,909 54
Total .....	\$511,664 90

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; Issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917, none.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917, none.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 6.5%; (b) .....
  - (ii) Not owned beneficially: (a) 6%; (b) 5%.
6. Of the mortgages owned beneficially by the Corporation, \$118,860.95 is on realty situate in Ontario, and \$2,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$748,626.19 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially, .....
  - (ii) Not so owned, .....
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially, No., .....; amount, .....
  - (ii) Not so owned, No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially, \$317,500.
  - (ii) Not so owned, \$1,903,980.
11. How often are the securities held by the Corporation valued? .....
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively: General Manager, \$5,000; Secretary, \$3,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? February 19th, 1917.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):
 

For 1916: Edwards, Morgan & Co.; Oscar Hudson & Co.

For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? January 2nd and July 2nd, 2½%.
16. What is the date appointed for the Annual Meeting? Not fixed. Date of last Annual Meeting? March 14th, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE FIDELITY TRUSTS COMPANY OF ONTARIO.

Head Office, London, Ontario.

Incorporated on the twenty-third of March, 1910, by Letters Patent of Ontario, issued under The Loan Corporations' Act, R.S.O. 1897, Chapter 205.

ANNUAL STATEMENT

Of the condition and affairs of the Fidelity Trusts Company of Ontario, London, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 371 Richmond Street, in the City of London, in the Province of Ontario.

The Board is constituted of eight directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

T. H. Purdom, President, London, Ont.;	February 13th, 1917; February, 1918.
John Ferguson, Vice-President, London, Ont.;	" "
W. J. McMurtry, Director, Toronto, Ont.;	" "
John Purdom, Director, London, Ont.;	" "
Samuel Wright, Director, London, Ont.;	" "
John Milne, Director, London, Ont.;	" "
Alex. Purdom, Director, London, Ont.;	" "
Nathaniel Mills, Managing-Director, London, Ont.;	" "
Wm. J. Harvey, Manager.	

A.—Permanent capital stock: Total amount authorized, \$500,000; total amount subscribed, \$300,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Loan Corporations Act.

Last call made: Date, 1st December, 1913; rate per cent., 10%; gross amount, \$8,500; amount paid thereon, \$8,500.00.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid and constituting an asset of the Corporation.
	No. of shares	Par value of shares.	—		
1. Fully paid.....	1,050	\$ 100	\$ 105,000	\$ 105,000	\$ .....
2. 10 per cent. called.....	1,950	100	195,000	19,500	.....
Totals.....	3,000	.....	300,000	124,500	.....

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

## Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$105,000; total paid thereon .....	\$105,000 00	
2. (b) Ordinary joint stock capital, 10 per cent. called; total called, \$19,500; total paid thereon .....	19,500 00	
4. (d) Dividends declared in respect of (1) and (2) but not yet paid .....	3,112 50	
5. (e) Unappropriated profits in respect of (1) and (2)...	9,404 45	
Total actual liabilities .....		137,016 95

## Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:		
50. (a) Principal guaranteed .....	\$208,159 20	
51. (b) Interest guaranteed .....	3,048 30	
52. (c) Trust funds invested but not guaranteed .....	167,556 92	
56. (e) Other contingent liabilities, unrealized assets of estates and agencies under administration .....	1,274,950 00	
Total contingent liabilities .....		1,653,714 42
Gross total liabilities, actual and contingent.....		\$1,790,731 37

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## C.—Debts not above enumerated, for which the Corporation holds securities as follows:

14. (b) Debts secured by municipal bonds and debentures..	\$1,768 95
22. (j) Debts secured by stocks and bonds .....	113,050 40
26. (n) Interest due and accrued on item 22 and not included therein .....	3,289 40

## E.—Cash.

32. (b) In bank and loan company .....	18,558 20
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## F.—Assets not hereinbefore mentioned.

37. (a) Office and vault fittings .....	350 00	
Total assets owned beneficially by Corporation.....		137,016 95

## BALANCE SHEET.—Continued.

## II.—Assets not owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

## (a) Mortgage securities:

43.	(i) Principal . . . . .	\$205,157 11
44.	(ii) Interest due and accrued . . . . .	4,247 04

## (b) Other securities:

45.	(i) Uninvested trust funds . . . . .	1,803 35
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## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47.	(i) Principal . . . . .	28,133 83
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## (b) Other securities:

49.	(i) Principal . . . . .	126,659 12
51.	(c) Unsecured debts unrealized assets . . . . .	1,274,950 00
52.	(d) Uninvested trust funds, cash on hand . . . . .	12,763 97

Total of assets II. . . . .	\$1,653,714 42
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Gross total assets of I. and II. . . . .	\$1,790,731 37
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## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1915.

## 1. Cash:

3.	(ii) In bank . . . . .	\$6,685 05
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## C.—Receipts on account of Investments, Loans or Debts.

## (b) On other securities:

12.	(i) Principal . . . . .	48 20
13.	(ii) Interest . . . . .	7,271 08

## D.—Receipts from Real Estate owned Beneficially by Corporation.

16.	(a) Sales . . . . .	3,473 34
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Total . . . . .	\$17,477 67
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## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1915.

33.	(ii) In bank . . . . .	\$24,144 22
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CASH ACCOUNTS.—Continued.

Receipts for the year ending 31st December, 1916.

B.—Received on account of Investments, Loans  
or Debts.

34. (a) On mortgages:		
Principal . . . . .	\$25,438 10	
Interest . . . . .	9,828 38	
	<u>          </u>	\$35,266 48
35. (b) On other securities:		
Principal . . . . .	\$12,115 32	
Interest . . . . .	9,951 80	
	<u>          </u>	22,067 12

C.—Receipts from Real Estate.

37. (a) Sales . . . . .	\$2,184 00	
38. (b) Rents . . . . .	7,678 52	
	<u>          </u>	9,862 52

D.—Receipts from other sources.

39. (a) Guaranteed investment account . . . . .	86,109 20	
40. (b) Sundry other receipts . . . . .	15,760 61	
	<u>          </u>	
Total . . . . .		\$193,210 15

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.

A.—Sums Loaned or Invested on Capital Account.

B.—Expended on Stock Account.

(Total Col. 4.)

8. Dividends paid on permanent stock . . . . .	\$6,225 00
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D.—Management Expenses.

25. (a) Salaries, wages and fees . . . . .	1,445 00
26. (b) Commission or brokerage . . . . .	31 16
28. (d) Stationery, postage, printing and advertising . . . . .	162 00
30. (f) Fuel, taxes and rates . . . . .	71 70
31. (g) Travelling expenses . . . . .	18 75
32. (h) Registration fee and Government taxes, and war tax . . . . .	611 36
33. (i) Other management expenditure . . . . .	27 00

E.—Other Expenditure, viz.:

34. (a) Guarantee insurance premiums . . . . .	60 00
35. (b) Filing annual statement . . . . .	5 00

F.—Balance.

37. (b) Cash in bank and loan company . . . . .	8,820 70	
	<u>          </u>	
Total . . . . .		\$17,477 67

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$102,925 04
(b) Loaned on or in other securities:	
43. (i) Stocks and bonds .....	47 75
47. (a) Real estate purchased .....	400 00

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency (including item 26) ..	3,218 34
51. (b) Rents, taxes and rates .....	638 59
53. (d) On guaranteed investment account .....	12,319 59
Estates, trusts and agencies, payments on account capital and revenue .....	59,093 52

## C.—Balance.

54. (a) Cash in loan company .....	14,567 32
Totals . . . . .	\$193,210 15

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: Guaranteed Investments receipts, \$10,500.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$15,356.75.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) None; (b) 5.91.
  - (ii) Not owned beneficially: (a) 6.60; (b) 5.45.
6. Of the mortgages owned beneficially by the Corporation, none is on realty situate in Ontario, and none is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$233,290.94 is on realty situate in Ontario, and none is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, .....
  - (ii) Not so owned: No., none; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: None.
  - (ii) Not so owned: \$644,735.

11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager, \$10,000; Accountant, \$5,000.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: John Lohead, E. D. Parke.  
For 1917: John Lohead, E. D. Parke.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? January 1st, July 1st, at rate of 5% per annum.
16. What is the date appointed for the Annual Meeting? February 13th, 1917. Date of last Annual Meeting? February 8th, 1916.
17. Special General Meetings held in 1916: Dates, none.



## THE PRUDENTIAL TRUST COMPANY, LIMITED.

Head Office, Montreal, Quebec.

## CONSTATING INSTRUMENTS.

The Prudential Trust Company, Limited, was incorporated in 1909 by a special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII., Chapter 124.

Authorized in 1911 by special Act of the Legislature, 1 Geo. V., Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to Trust Companies by any public Act or Order of the Lieutenant-Governor-in-Council of the said Province, and shall be subject to the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.

## ANNUAL STATEMENT

Of the condition and affairs of the Prudential Trust Company, Limited, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 9 St. John Street, in the City of Montreal, Quebec.

The chief agent and attorney for Ontario is Aemilius Jarvis, and his address is No. 103 Bay Street Toronto, Ontario.

The Board is constituted of thirteen Directors, holding office for one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

Farquhar Robertson, Chairman of Board, Montreal;	9th Feb., 1916;	14th Feb., 1917.
B. Hal. Brown, President, Montreal;	"	"
W. G. Ross, Vice-President, Montreal;	"	"
Jas. P. Steedman, Vice-President, Hamilton, Ont.;	"	"
Edmund Bristol, K.C., M.P., Director, Toronto;	"	"
C. A. Barnard, K.C., Director, Montreal;	"	"
R. C. Smith, K.C., Director, Montreal;	"	"
Lt.-Col. W. Grant Morden, Director, London, England;	"	"
W. J. Morrice, Director, Montreal;	"	"
C. G. Bryan, Director, London, England;	"	"
W. J. Green, Director, Toronto;	"	"
C. F. Smith, Director, Montreal;	"	"
Paul Galibert, Director, Montreal;	"	"
B. Hal. Brown, General Manager, Montreal;	"	"
James Elmsley, Secretary, Montreal;		

A.—Permanent Capital Stock: Total amount authorized, \$1,500,000. Total amount subscribed, \$1,053,300, as more particularly set out in Schedule A hereto; less cancelled for non-payment of call, \$33,100; net amount, \$1,020,200.

SCHEDULE A.

Class 2.—Fixed and permanent Capital Stock created by virtue of Joint Stock Companies' Acts or private Acts.

Description.	No. of shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
1. Fully called preferred stock.....	438	100	\$ 43,800	\$ 43,800 00	\$ .....
2. 60 per cent. called.....	9,581	100	958,100	549,275 00	408,825 00
4. Ordinary stock fully called .....	183	100	18,300	18,286 00	14 00
Totals.....	10,202	.....	1,020,200	611,361 00	408,839 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.  
(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).	
A.—Permanent Capital Stock or Shares.	
1. (a) Ordinary joint stock capital, on which has been called, \$18,300; total paid thereon .....	\$18,286 00
2. (b) Preferred joint stock, on which has been called, \$618,660; total paid thereon .....	593,075 00
	<u>\$611,361 00</u>
C.—Liabilities to Stockholders or Shareholders other than as shown under A or B, viz.:	
26. Forfeited shares for non-payment of calls .....	15,924 90
Liabilities to the Public.	
49. Unclaimed dividends .....	547 44
41. Liabilities to the public, viz.:	
42. (a) Loans payable .....	\$200,000 00
43. (b) Accounts payable .....	1,947 75
44. (c) Contingent reserve account .....	40,223 78
(d) Salaries, stationery and charges accrued to date....	2,820 93
(e) Mortgages on real estate and accrued interest .....	35,583 33
	<u>280,575 79</u>
Total actual liabilities .....	\$908,409 13
II.—Contingent Liabilities.	
49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal, guaranteed .....	\$630,682 13
51. (b) Special agency funds .....	529,064 66
52. (c) Trust funds invested but not guaranteed .....	1,338,906 54
55. (d) Trust and agency funds uninvested .....	753,235 95
	<u>3,251,889 28</u>
Total contingent liabilities .....	3,251,889 28
Gross total liabilities, actual and contingent .....	\$4,160,298 41

## BALANCE SHEET.—Continued.

Cr.

Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

2. (i) At Montreal, held in freehold ..... \$70,054 75

## B.—Debts secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land ..... \$206,616 02  
 11. (c) Interest due and accrued on item (9) and not included therein ..... 4,089 35

210,705 37

## C.—Debts not above enumerated, for which the Corporation holds securities as follows:

25. (k) Secured by deposit with Provincial Government ... \$200,000 00  
 24. (l) Secured by loans on stocks, bonds, etc. .... 268,525 47  
 26. (n) Interest due or accrued on items 22 to 24 and not included therein ..... 355 00

468,880 47

## D.—Unsecured Debts.

27. (a) Accounts receivable, including commissions, fees, etc. \$21,581 09  
 28. (b) Office furniture and fixtures (including vault and fittings) ..... 10,643 97

32,225 06

## E.—Cash.

31. (a) On hand ..... \$248 66  
 32. (b) In banks ..... 12,341 74

12,590 40

## F.—Assets not hereinbefore mentioned.

37. (a) Municipal bonds and debentures ..... \$50,253 95  
 38. (b) Accrued interest on item (37) ..... 695 64  
 39. (c) Other corporation securities ..... 33,300 00  
 40. (d) Real estate mortgages foreclosed at cost ..... 29,703 49

113,953 08

Total of assets owned beneficially by Corporation ..... \$908,409 13

## II.—Assets not owned beneficially by the Corporation, but for which the Corporation is Accountable.

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

43. (i) Principal ..... \$3,779 56

## (b) On other securities:

45. (i) Principal ..... 626,902 57

46. (c) Special agency funds ..... 630,682 13  
 529,064 66

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

## (a) Mortgage securities:

47. (i) Principal ..... \$1,338,906 54



BALANCE SHEET.—Continued.

(b) Other securities:		
52. (d) Uninvested trusts funds .....	\$753,235 95	
		\$2,092,142 49
Total of assets II. ....		\$3,251,889 28
Gross total assets I. and II. ....		\$4,160,298 41

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for its Own Use.			
A.—Balances from 31st December, 1915.			
	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. Cash:			
2. (i) On hand .....			\$274 46
3. (ii) In bank .....			18,037 14
B.—Sums received wholly or partly on Capital Stock.			
4. (a) Calls on joint stock permanent capital. ....			2,250 00
C.—Receipts on account of Investments, Loans, or Debts.			
(a) On mortgages of realty:			
10. (i) Principal .....			47,994 85
11. (ii) Interest .....	\$8,333 39		
(b) On other securities:			
12. (i) Principal .....			441,430 81
13. (ii) Interest or dividends .....	2,568 05		
(c) Unsecured debts:			
15. (ii) Interest .....	34,592 96		
E.—Miscellaneous.			
18. Commission, brokeragē (or remuneration as corporate agent, trustee, etc.) .....	39,862 29		
			85,356 69
G.—Receipts from other sources.			
30. (a) Sale of office furniture .....			929 01
(b) Accounts receivable .....			6,010 13
Total .....			\$602,283 09

II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

A.—Balances from 31st December, 1915.			
	(Col. 1.)	Col. 4.	
31. (a) Capital account:			
33. (ii) In bank .....			\$67,039 46

CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

B.—Received on account of Investments, Loans or Debts.		
34. (a) On mortgages: Principal, \$8,300; interest, \$3,256.24.	\$11,556 24	
35. (b) On other securities: Principal, \$538,058.40; interest, \$51,811.98 . . . . .	569,870 38	
		581,426 62
C.—Receipts from Real Estate.		
38. (b) Rents . . . . .		2,077 00
D.—Receipts from other sources, viz.:		
39. (a) Estates, agencies (capital and revenue accounts, realizations, receipts, etc.) . . . . .		1,684,006 62
Total . . . . .		\$2,334,549 70

CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

I.—Expended on Corporation Account.		
A.—Sums Loaned or Invested on Capital Account.		
	(Col. 1.)	Col. 4.
1. (a) Loaned on mortgages of realty . . . . .		\$26,209 25
(b) Loaned or invested in other securities, stocks and bonds . . . . .		480,766 87
B.—Expended on Stock Account.		
(a) Interest paid on joint stock capital received in ad- vance of calls . . . . .		210 00
C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:		
18. (a) Bank account interest on loans payable . . . . .	\$7,019 18	
(h) Expenditure account, real estate in excess of rents.	176 46	
D.—Management Expenses (other than foregoing).		
25. (a) Salaries, wages and fees . . . . .	49,222 53	
28. (d) Stationery, postage, printing and advertising . . . . .	5,346 61	
29. (e) Law costs . . . . .	1,712 20	
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates	14,243 75	
31. (g) Travelling expenses . . . . .	1,976 70	
32. (h) Registration fees . . . . .	180 00	
33. (i) Other management expenditure . . . . .	1,338 06	
		81,215 49
E.—Other Expenditure, viz.:		
34. (a) Office furniture . . . . .		461 60
35. (b) Accounts payable . . . . .		829 48
F.—Balance.		
37. (a) Cash on hand and in bank . . . . .		12,590 40
Total . . . . .		\$602,283 09

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$11,400 00
(b) Loaned and invested on or in other securities .....	265,113 96

## B.—Other Expenditure.

53. (d) Estates and agencies, payments on account of capital and revenue, etc. ....	1,304,799 79
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## C.—Balances.

54. (b) Cash in banks .....	753,235 95
Total . . . . .	\$2,334,549 70

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Nil.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Nil.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, .....; on debentures, .....; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: } (a) 7½%; (b) 6%.
  - (ii) Not owned beneficially: }
6. Of the mortgages owned beneficially by the Corporation, nil is on realty situate in Ontario, and \$206,616.02 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, nil is on realty situate in Ontario, and \$368,029.31 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: \$29,703.49.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 4; amount, \$29,703.49.
  - (ii) Not so owned: No., nil; amount, nil.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$334,360.
  - (ii) Not so owned: \$613,380.
11. How often are the securities held by the Corporation valued? Annually.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: The officers of Company bonded in amounts from \$1,000 to \$5,000.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
13. Date when the accounts of the Corporation were last audited? 13th February, 1917.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):
 

For 1916: Riddell, Stead, Graham & Hutchinson, Montreal.

For 1917: Not yet appointed.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? No dividends paid during 1916.
16. What is the date appointed for the Annual Meeting? 14th March, 1917. Date of last Annual Meeting? 9th February, 1916.
17. Special General Meetings held in 1916: Dates, none.



THE CANADA PERMANENT TRUST COMPANY.

Head Office, Toronto, Ontario.

CONSTATING INSTRUMENTS.

The Canada Permanent Trust Company was incorporated in 1913 by a special Act of the Parliament of the Dominion of Canada.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O., 1914, c. 184.

ANNUAL STATEMENT

Of the condition and affairs of the Canada Permanent Trust Company, of Toronto, Ont., as at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province..

The head office of the Corporation is at No. 14-18 Toronto Street, in the City of Toronto, in the Province of Ontario.

The Board is constituted of ten Directors, holding office for the term of one year.

The directors and chief executive of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

- W. G. Gooderham, President, Toronto;
- W. D. Matthews, 1st Vice-President, Toronto;
- George W. Monk, 2nd Vice-President, Toronto;
- Lt.-Col. A. E. Gooderham, Director, Toronto;
- R. S. Hudson, Director, Toronto;
- F. Gordon Osler, Director, Toronto;
- J. H. G. Hagerty, Director, Toronto;
- John Massey, Director, Toronto;
- John Campbell, Director, Edinburgh, Scotland;
- John Massey and R. S. Hudson, Joint Managers, Toronto;
- George H. Smith, Director, Secretary-Treasurer, Toronto;

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00. Total amount subscribed, \$518,000, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
50 per cent. called.....	5,180	\$ 100	\$ 518,000	\$ 259,000	\$ 259,000
Totals.....	5,180	.....	518,000	259,000	259,000

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

## BALANCE SHEET AS AT 31st DECEMBER, 1916.

Dr. Capital and Liabilities.

## I.—Capital (Liabilities to Stockholders or Shareholders).

2. (b) Ordinary joint stock capital, 50% called: Total called, \$259,000; total paid thereon, \$259,000 .....	\$259,000 00	
		\$259,000 00
5. (e) Unappropriated profits in respect of (2) .....		34,796 45

## Liabilities to the Public.

41. Other liabilities to the public, viz.:		
42. (a) Guaranteed Investment Receipt .....		40,000 00
Total actual liabilities .....		\$333,796 45

## II.—Contingent Liabilities.

52. (c) Trust funds invested but not guaranteed:		
53. (i) Principal .....	\$275,450 70	
54. (ii) Interest .....	5,171 64	
55. (d) Trust funds uninvested not bearing interest and not guaranteed .....	28,629 87	
Total contingent liabilities .....		309,252 21
Gross total liabilities, actual and contingent .....		\$643,048 66

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land .....	\$167,532 46	
11. (c) Interest due and accrued on item (9) not included therein .....	5,265 58	
		\$172,798 04

C.—Debts not above enumerated for which the Corporation  
holds securities as follows:

22. (j) Debts secured by Canadian Pacific notes .....	\$150,000 00	
26. (n) Interest due or accrued on Canadian Pacific notes ..	3,000 00	
		153,000 00

## E.—Cash.

32. (b) In bank .....		7,976 11
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## F.—Assets not hereinbefore mentioned.

38. (b) Sundry accounts .....		22 30
Total assets owned beneficially .....		\$333,796 45

II.—Assets not owned beneficially by Corporation, but for  
which the Corporation is Accountable.

Cr.	Assets.
B.—As Trustee, Representative, Guardian or Agent (without guarantee).	
(a) Mortgage securities:	
47. (i) Principal . . . . .	\$120,297 96
48. (ii) Interest due and accrued . . . . .	2,629 73
(b) Other securities:	
49. (i) Principal, \$155,152.74; interest, \$2,541.91 . . . . .	157,694 65
52. (d) Uninvested trust funds . . . . .	28,629 87
Total assets II. . . . .	309,252 21
Gross total assets, I. and II. . . . .	\$643,048 66

CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

I.—Received by the Corporation for Its Own Use.	
A.—Balances from 31st December, 1915.	
1. Cash:	
3. (ii) In bank . . . . .	\$705 35
B.—Sums Received Wholly or Partly on Capital Stock.	
4. (a) Calls on joint stock permanent capital . . . . .	150,000 00
C.—Receipts on account of Investments, Loans or Debts.	
(a) On mortgages of realty:	
10. (i) Principal . . . . .	18,888 03
11. (ii) Interest . . . . .	13,429 74
(b) On other securities:	
12. (i) Principal . . . . .	3,106 80
13. (ii) Interest or dividends . . . . .	1,954 15
E.—Miscellaneous.	
18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) . . . . .	1,861 47
G.—Receipts from Other Sources.	
30. (a) Inspection . . . . .	127 80
(b) Agreement . . . . .	34 20
Total . . . . .	\$190,107 54
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.	
A.—Balances from 31st December, 1915.	
33. (ii) In bank . . . . .	26,288 44
B.—Received on Account of Investments, Loans or Debts.	
34. (a) On mortgages: Principal, \$23,480.18; interest, \$8,556.42 . . . . .	32,036 40
35. (b) On other securities: Principal, \$837.58; interest, \$4,440.36 . . . . .	5,277 94
D.—Receipts from other sources, viz.:	
39. (a) Trust funds for investment or distribution . . . . .	46,050 67
41. (c) Bank interest, etc. . . . .	140 15
Total . . . . .	\$109,793 60



## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## Sums Loaned or Invested on Capital Account.

1. (a) Loaned on mortgages of realty .....	\$23,497 03
(b) Loaned on or invested in other securities, viz.:	
2.     (ii) C. P. R. notes .....	153,106 80
5.     (iv) Sundry assets .....	22 80

## D.—Management Expenses (other than foregoing).

26. (b) Commission or brokerage .....	} 2,426 87
29. (e) Law costs .....	
30. (f) Fuel, rent, taxes and rates .....	
32. (h) Registration fees .....	
33. (i) Other management expenditure, Directors' compensation .....	

## E.—Other Expenditures, viz.:

34. (a) Interest on guaranteed investment .....	2,000 00
35. (b) Allowed other accounts .....	77 90
36. (c) Directors' compensation .....	1,000 00

## F.—Balance.

37. (b) Cash in bank .....	7,976 11
Total . . . . .	\$190,107 54

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$41,680 07
(b) Loaned or Invested on or in Other Securities, viz.:	
43.     (i) On bonds, stocks, etc. ....	5,182 65
(b) Incumbrances on realty paid off, viz.:	
48.     (i) .....	125 00
49.     (ii) .....	181 42

## B.—Other Expenditures,

50. (a) Commission or remuneration paid for management of estate, trust or agency, commission on loans (including item 26) ..	
52. (c) Debts or obligations wholly or partly paid, viz.:	
Principal, \$24,811.15; interest, \$9,183.44 .....	33,994 59
53. (d) Insurance loss .....	

## C.—Balance.

55.     (i) Cash in Loan Co. ....	28,629 87
Total . . . . .	\$109,793 60

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, .....; issued elsewhere, .....
2. Amount of other existing obligations which will mature in 1917: .....
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: .....
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, .....; on debentures, .....; on debenture stock, .....
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 8%; (b) 6%.
  - (ii) Not owned beneficially: (a) 7%; (b) 6%.
6. Of the mortgages owned beneficially by the Corporation, \$167,532.46 is on realty situate in Ontario, and ..... is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$108,410.81 is on realty situate in Ontario, and \$11,887.15 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: .....
  - (ii) Not so owned: .....
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 1; amount, \$2,500.
  - (ii) Not so owned: No., 6; amount, \$10,475.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$513,316.
  - (ii) Not so owned: \$285,000.
11. How often are the securities held by the Corporation valued? .....
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. ....
  - (b) Are the said bonds executed by private sureties or by Guarantee Companies?
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):

For 1916: A. E. Osler, A.C.A., Henry Barber, F.S.A.A., England.  
For 1917: Same as 1916.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? .....
16. What is the date appointed for the Annual Meeting? At call of Directors. Date of last Annual Meeting? 31st January, 1917.
17. Special General Meetings held in 1916: Dates, .....

## MONTREAL TRUST COMPANY.

Head Office, Montreal, Que.

## CONSTATING INSTRUMENTS.

The Montreal Trust Company was incorporated on the 21st day of March, 1899, by special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and subsequent special amending Act, under the name of the Montreal Safe Deposit Company.

By special Acts the name was changed in 1895 to the Montreal Trust and Deposit Company (59 Vic., c. 70 (Q)), and again in 1909 to the Montreal Trust Company (9 Edw. VII, c. 115 (Q)).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered on the Trust Companies Register, 21st January, 1913.

The Company has a deposit with the Province of Ontario, amounting to \$200,000.00.

## ANNUAL STATEMENT

Of the condition and affairs of the Montreal Trust Company of Montreal, Que., at the 30th November, 1916, and for the eleven months ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The Corporation was incorporated under the laws of the Province of Quebec on the twenty-first day of March, 1889.

The head office of the Corporation is at No. 142 Notre Dame Street West, in the City of Montreal, in the Province of Quebec.

The chief agency for Ontario is situate in the Royal Bank Building, in the City of Toronto, in the Province of Ontario.

The Chief Agent and Attorney for Ontario is John F. Hobkirk, and his address is 74 St. George Street, Toronto, in the Province of Ontario.

The Board is constituted of twenty directors, holding office for the term of one year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows:

Sir H. S. Holt, President, Montreal, Que.;  
A. J. Brown, K.C., Vice-President, Montreal, Que.;  
Right Hon. Lord Aitken, M.P., Director, London, Eng.  
J. E. Aldred, Director, Montreal, Que.;  
Hon. W. J. Hanna, Director, Toronto, Ont.;  
G. H. Duggan, Director, Montreal, Que.;  
Geo. Caverhill, Director, Montreal, Que.;  
Hon. N. Curry, Director, Montreal, Que.;  
Hon. R. Dandurand, Director, Montreal, Que.;  
F. P. Jones, Director, Montreal, Que.;  
Wm. Molson Macpherson, Director, Quebec, Que.;  
C. E. Neill, Director, Montreal, Que.;  
Hugh Paton, Director, Montreal, Que.;  
E. L. Pease, Director, Montreal, Que.;  
James Redmond, Director, Montreal, Que.;  
F. W. Ross, Director, Quebec, Que.;  
Hon. W. B. Ross, Director, Halifax, N.S.;  
A. Haig Sims, Director, Montreal, Que.;  
Stuart Strathy, Director, Toronto, Ont.;  
C. A. Crosbie, Director, Vancouver, B.C.;  
F. G. Donaldson, Asst. Gen. Manager, Montreal, Que.;  
Ivan S. Ralston, Secretary, Montreal.

A.—Permanent capital stock: Total amount authorized, \$1,000,000.00; total amount subscribed, \$1,000,000; as more particularly set out in Schedule A hereto.



SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Last call made: Date, 26th February, 1914; rate per cent., 100 per cent. on 5,000 shares new stock; gross amount, \$500,000.00; amount paid thereon, \$500,000.00.

Description of Stock.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid on calls.
1. Fully called.....	10,000	\$ 100	\$ 1,000,000	\$ c. 1,000,000 00	\$ c. .....

LIST OF SHAREHOLDERS AS AT 30TH NOVEMBER, 1916.  
(Not printed.)

BALANCE SHEET AS AT 30TH NOVEMBER, 1916.

Dr. Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital, fully called; total called, \$1,000,000; total paid thereon .....	\$1,000,000 00
4. (d) Dividends declared in respect of (1) but not yet paid .....	20,000 00
5. (e) Unappropriated profits in respect of (1) .....	70,336 80
6. (f) Reserve fund in respect of (1) .....	800,000 00
	<u>\$1,890,336 80</u>

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Guaranteed mortgage investment receipts .....	\$9,733 31
43. (b) Guaranteed funds .....	839,624 36
44. (c) Interest, etc., accrued to date .....	2,474 40
	<u>851,832 07</u>
Total actual liabilities .....	\$2,742,168 87

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
52. (c) Trust funds invested but not guaranteed (including securities actually held as trustee for bondholders) ..	\$52,059,292 61
55. (d) Trust funds uninvested .....	122,266 52
56. (e) Other contingent liabilities, judicial surety indemnity and other bonds .....	476,000 00
	<u>52,657,559 13</u>
Total contingent liabilities .....	52,657,559 13
Gross total liabilities, actual and contingent .....	\$55,399,728 00

BALANCE SHEET.—Continued.

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and buildings .....	\$323,439 67
12. (d) Of the debts mentioned in 9 and 10 the sum of \$12,500.00 is due directors or officers of the Corporation (not extended), \$12,500.00.	

C.—Debts not above enumerated for which the Corporation holds securities as follows:

22. (j) Deposits with Provincial Governments .....	\$235,000 00
23. (k) Debts secured by demand loans against bonds, stocks, etc. . . . .	1,031,074 49
	<hr/>
	1,266,074 49

D.—Unsecured Debts.

27. (a) Office furniture .....	\$5,749 38
28. (b) Balances on sundry accounts, including commis- sions, fees, etc., due .....	51,138 44
	<hr/>
	56,887 82

E.—Cash.

With Equitable Trust Co., of New York .....	\$1,781 61
31. (a) On hand .....	1,303 53
32. (b) In banks .....	68,447 06
	<hr/>
	71,532 20

F.—Assets not hereinbefore mentioned.

37. (a) Securities owned by company, including \$200,000 deposited with Ontario Government .....	1,024,234 69
	<hr/>
Total of assets owned beneficially by Corporation .....	\$2,742,168 87

II.—Assets Not Owned Beneficially by the Corporation, but for which the Corporation is Accountable.

B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:	
47. (i) Principal . . . . .	\$1,923,262 63
(b) Other securities:	
49. (i) Principal . . . . .	50,136,029 98
51. (c) Security against judicial surety of indemnity and other bonds .....	476,000 00
52. (d) Uninvested trust funds .....	122,266 52
	<hr/>
Total assets II. ....	52,657,559 13
	<hr/>
Gross total assets I. and II. ....	\$55,399,728 00

## CASH ACCOUNT.

Receipts for the eleven months ending 30th November, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1915.

## 1. Cash:

	(Col. 1.)	(Col. 3.)	(Col. 4.)
2. (i) On hand .....	.....	.....	\$1,849 44
3. (ii) In bank .....	.....	.....	190,352 92

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

10. (i) Principal .....	.....	.....	45,160 00
11. (ii) Interest .....	\$7,466 12	.....	-

## (b) On other securities and demand loans, etc.

12. (i) Principal .....	.....	.....	893,749 51
13. (ii) Interest or dividends .....	149,714 92	.....	

## E.—Miscellaneous.

18. (a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.)	115,525 80		272,706 84
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## F.—Borrowed Money.

26. (b) Borrowed by taking deposits, guaranteed funds .....	.....	.....	1,818,927 30
Total .....	.....	.....	\$3,222,746 01

## II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balances from 31st December, 1915.

## 31. (a) Capital Account:

33. (ii) In bank .....	.....	.....	150,985 35
------------------------	-------	-------	------------

## B.—Received on account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$44,935.40; interest, \$119,216.66 .....	164,152 06
35. (b) On other securities: Principal, \$1,803,247.84; interest, \$359,241.22 .....	2,162,489 06

## C.—Receipts from Real Estate.

38. (b) Rents .....	138,933 23
---------------------	------------

## D.—Receipts from Other Sources, viz.:

39. (a) Cash deposited .....	496,642 78
Total .....	\$3,113,202 48



## CASH ACCOUNT.—Continued.

Expenditures for the eleven months ending 30th November, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	Total Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$62,110 92
(b) Loaned on or invested in other securities .....	.....	724,685 77

## B.—Expended on Stock Account.

8. Dividends paid on permanent stock .....	\$80,000 00
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

19. (b) Deposits: Principal, \$2,191,717.63; interest, \$16,881.40 .....	2,208,599 03
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## D.—Management Expenses (other than foregoing):

25. (a) Salaries, wages and fees .....	\$36,891 27
28. (d) Stationery, postage, printing and advertising .....	7,248 24
29. (e) Law costs .....	472 15
30. (f) Fuel, rent, taxes and rates .....	11,189 46
31. (g) Travelling expenses .....	302 65
33. (i) Other management expenditure .....	8,135 20

## E.—Other Expenditures, viz.:

34. (a) Special business war tax .....	6,579 12
35. (b) Subscription to Patriotic Fund .....	5,000 00
	<hr/>
	155,818 09

## F.—Balance.

(b) Cash in various banks .....	71,532 20
	<hr/>
Total . . . . .	\$3,222,746 01

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

42. (a) Loaned on mortgages of realty .....	\$240,100 00
(b) Loaned or invested on or in other securities .....	1,701,021 18
47. (a) Real estate purchased .....	1,416 00

## B.—Other Expenditures.

50. (a) Commission or remuneration paid for management of estate, trust or agency .....	21,115 49
51. (b) Rents, taxes and rates .....	70,952 65
53. (d) Sundry distributions, etc. ....	907,526 20

## C.—Balance.

(b) Cash in bank .....	171,070 96
	<hr/>
Total . . . . .	\$3,113,202 48

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, nil; issued elsewhere, nil.
2. Amount of other existing obligations which will mature in 1917: Guaranteed mortgage investors receipts, \$6,083.32.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: Nil.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, .....; on debentures, .....; on debentures stock, .....; on guaranteed funds, 3.75%.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
    - (i) Owned beneficially by the Corporation: (a) About 6.45%; (b) about 5.75%.
    - (ii) Not owned beneficially: (a) About 6%; (b) about, 5½%.
6. Of the mortgages owned beneficially by the Corporation, nil is on realty situate in Ontario, and \$323,439.67 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$118,942.70 is on realty situate in Ontario, and \$804,319.93 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: Nil.
  - (ii) Not so owned: Nil.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - i() Owned beneficially: No., nil; amount, .....
  - (ii) Not so owned: No., nil; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$502,654.50.
  - (ii) Not so owned: \$3,017,964.00.
11. How often are the securities held by the Corporation valued? Quarterly.
12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively. All officers of the Company for a total of \$71,500.00.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? December 31st, 1916.
14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: Deloitte, Plender, Griffiths & Co.  
For 1917: Deloitte, Plender, Griffiths & Co.
15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? 15th days of January, April, July, October, 8%.
16. What is the date appointed for the Annual Meeting? 2nd Tuesday in January.  
Date of last Annual Meeting? January 12th, 1916.
17. Special General Meetings held in 1916: Dates, none.



BRITISH EMPIRE TRUST COMPANY, LIMITED.

Head Office: London England.

CONSTATING INSTRUMENTS.

The British Empire Trust Company, Limited, was incorporated in London, on the 30th day of April, 1902, under the Companies Act, 1862 and 1890, England.  
Authorized in 1913 by special Act of the Legislature of the Province of Ontario (3-4 Geo. V., C. 140) to transact business pursuant to Section 1 of the special Act.  
Registered on the Trust Companies Register, 18th August, 1913.

ANNUAL STATEMENT

Of the condition and affairs of the British Empire Trust Company, Limited, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loans Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 34 Nicholas Lane, in the City of London, England.

The chief agency for Ontario is situate at No. 9 Toronto Street, in the City of Toronto, in the Province of Ontario.

The chief agent and attorney for Ontario is Francis Charles Annesley, and his address is No. 9 Toronto Street, in the City of Toronto, Province of Ontario.

The board is constituted of eight directors, two of whom, with the exception of the Managing Director, retire in rotation every year.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows, together with their respective terms of office:

- Robert Montgomery Horne-Payne, Chairman, Brentwood, England; 23rd June, 1915; Annual Meeting, 1919.
- John Davidson, Managing Director, Russell Hill; 9th July, 1912, no term fixed.
- Tom Blundell Brown, Director, Brentwood, England; 23rd June, 1915; Annual Meeting, 1918.
- Dudley Northall Laurie, Director, London, England; 15th June, 1914; Annual Meeting, 1918.
- Ernest Frederick Orby Gascoigne, Director, Ashtead, England; ;15th June, 1914; Annual Meeting, 1917.
- Sir William Mackenzie, Director, Toronto, Ont.; 4th Sept., 1916; Annual Meeting, 1919.
- Norman Scott Russell, Director, London, England; 18th June, 1913; Annual Meeting, 1917.
- David Blythe Hanna, Director, Toronto, Ont.; 4th Sept., 1916; Annual Meeting, 1920.
- Arthur Henry Bowling, Assistant Manager, London, England; 9th February, 1911; No term fixed.
- Robert Walter Bartlett, Secretary, London, England; 12th July, 1911; no term fixed.

A.—Permanent Capital Stock: Total amount authorized, \$4,866,666.66; total amount subscribed, \$3,649,999.99, as more particularly set out in Schedule A hereto.

SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of Shares.	Par value.	Total amount held.	Total amount paid thereon.	Total remain- ing unpaid.
		£	£	£	£
Cumulative perpetual pre-ferred shares .....	250,000	1	250,000	250,000	.....
Preferred ordinary shares.	400,000	1	400,000	400,000	.....
Deferred ordinary shares..	400,000	5s.	100,000	100,000	.....
Totals.....	1,050,000	.....	750,000	750,000	.....



## BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

## I.—Capital (Liabilities to Stockholders or Shareholders).

## A.—Permanent Capital Stock or Shares.

1. (a) Cumulative perpetual preference shares capital, fully called: Total called, \$1,216,666.66; total paid thereon .....\$1,216,666 66
2. (b) Preferred ordinary shares capital all called: Total called, \$1,946,666.66; total paid thereon ..... 1,946,666 66
3. (c) Deferred ordinary stock capital all called: Total called, \$486,666.66; total paid thereon ..... 486,666 66
5. (e) Unappropriated profits in respect of 1, 2, 3..... 190,778 65

## C.—Liabilities to Stockholders or Shareholders.

Other than as shown under A, viz.:

- |   |              |                |
|---|--------------|----------------|
| 26. On unrepresented dividends—warrants as per list ..... | 76 60        |                |
|   | <u>76 60</u> | \$3,840,855 23 |

## Liabilities to the Public.

- |  |                   |            |
|--|-------------------|------------|
| 41. Other liabilities to the public, viz.: |                   |            |
| 42. (a) Due to associated companies .....  | \$605,886 90      |            |
| 43. (b) Sundry creditors .....             | 224,717 07        |            |
|  | <u>224,717 07</u> | 830,603 97 |

Total actual liabilities .....		\$4,671,459 20
--------------------------------	--	----------------

## II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:
50. (a) Principal guaranteed .....
51. (b) Interest guaranteed .....

Total contingent liabilities .....		752,694 17
------------------------------------	--	------------

Gross total liabilities, actual and contingent.....		\$5,424,153 37
---	--	----------------

Cr. Assets.

## I.—Assets of which the Corporation is the Beneficial Owner.

## A.—Immovable Property Owned Beneficially by Corporation.

## B.—Debts secured by Mortgages of Land.

- |  |               |             |
|--|---------------|-------------|
| 9. (a) Debts secured by mortgages of land .....    | \$60,085 33   |             |
| 11. (c) Interest due and accrued on item (9) ..... | 484 00        |             |
|  | <u>484 00</u> | \$60,569 33 |

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

- |   |              |
|---|--------------|
| 13. (a) Debts secured by accepted bills of exchange.....                | \$296,866 67 |
| 19. (g) Debts secured by stocks or bonds of other Governments . . . . . | 92,466 67    |

## BALANCE SHEET AS AT 31st DECEMBER, 1916.—Continued.

22. (j) Debts secured by debenture stock and shares of railways, electric railways, electric light, gas and water power companies .....	24,014 55	
24. (l) Debts secured by debentures and shares of industrial companies .....	994,210 16	
25. (m) Debts secured by personal guarantees .....	94,600 54	
26. (n) Interest due or accrued on 14 to 25 and not included therein .....	47,428 69	
		<u>\$1,549,587 28</u>

## D.—Unsecured Debts.

27. (a) Sundry debtors .....	91,380 94
------------------------------	-----------

## E.—Cash.

31. (a) On hand .....	\$142 47	
32. (b) In banks .....	207,196 37	
		<u>207,338 84</u>

## F.—Assets not hereinbefore mentioned.

37. (a) Investments in British and other Government securities, debentures and shares of railways, electric, railways, electric light, gas or water power companies .....	\$2,538,184 72	
39. (c) Investments in shares and debentures of industrial companies .....	582,498 43	
	<u>\$3,120,683 15</u>	
Less reserve for depreciation .....	358,100 34	
		<u>2,762,582 81</u>
Total assets owned beneficially by Corporation.....		<u>\$4,671,459 20</u>

## II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal .....	\$734,384 86	
44. (ii) Interest due and accrued .....	18,309 31	
		<u>\$752,694 17</u>
Total assets II. ....		<u>\$752,694 17</u>
Gross total assets I. and II. ....		<u>\$5,424,153 37</u>

## CASH ACCOUNT.

## Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balance from 31st December, 1915.

1. Cash:		
2. (i) On hand .....	\$61 44	
3. (ii) In bank .....	297,747 56	

## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

## C.—Receipts on account of Investments, Loans or Debts.

## (a) On mortgages of realty:

11.	(ii) Interest . . . . .	\$3,672 33	3,672 33
12.	(i) Principal . . . . .	1,428,043 16	10,089,795 20
13.	(ii) Interest or dividends . . . . .	280,937 16	280,937 16

## (c) Unsecured debts:

14.	(i) Principal . . . . .		36,567 84
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## E.—Miscellaneous.

18.	(a) Commission brokerage (or remuneration as corporate agent, trustee, etc.) . . . . .	11,583 50	11,583 50
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## F.—Borrowed Money.

25.	(a) Bank or other advances, discounts or overdrafts . . . . .		681,333 28
29.	(c) Borrowed otherwise . . . . .		1,503,799 94

## G.—Receipts from other sources.

30.	(a) Bank deposits withdrawn . . . . .		3,747 30
	(b) Surplus receipts, per Sec. II., included per contra . . . . .		129,131 85

Totals . . . . . \$1,724,236 15 \$13,038,377 40

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

## B.—Received on Account of Investments, Loans or Debts.

35.	(b) On other securities: Principal, \$1,223,703.89; interest, \$22,124.79 . . . . .		\$1,245,828 68
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## D.—Receipts from Real Estate.

39.	(a) Proceeds of property sold . . . . .		6,462,787 24
40.	(b) Received to pay interest and dividends on debentures and shares of various companies . . . . .		1,631,309 68

Totals . . . . . \$9,339,925 60

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Total Col. 4.
2.	(i) Invested in securities of British and Foreign Governments, railways, electric railways, electric light, gas or water power companies and industrial companies . . . . .	\$971,902 27 \$971,902 27



## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

4.	(iii) Loans on railways, electric railways, electric light, gas or water companies and industrial companies .....	8,375,322 81
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## B.—Expended on Stock Account.

8.	Dividends paid on permanent stock .....	48,492 60	48,492 60
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## C.—Borrowed Money (other than foregoing) or interest thereon paid, viz.:

18.	(a) Bank account (principal and interest) .....	14,516 21	1,377,182 70
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## D.—Management Expenses (other than foregoing).

25.	(a) Salaries, wages, fees .....	29,907 74	} 49,482 24
28.	(d) Stationery, postage, printing and advertising .....	3,756 08	
29.	(e) Law costs .....	222 51	
30.	(f) Fuel, rent, taxes and rates .....	10,130 17	
32.	(h) Registration fees .....	1,088 26	
33.	(i) Other management expenditure .....	4,377 48	

## E.—Other Expenditures, viz.:

34.	(a) Loans repaid (principal and interest) .....	7,581 25	2,069,365 06
35.	(b) Payments for goods supplied and services rendered to sundry companies .....		28,706 59
36.	(c) Bank deposits .....		5,484 73

## F.—Balance.

37.	(a) Cash on hand and in banks .....		112,438 40
Totals . . .		\$1,091,974 57	\$13,038,377 40

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

43.	(i) Securities of British Government, railway, electric railway, electric light, gas or water power companies and industrial companies .....	6,516,077 17
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## B.—Other Expenditures.

52.	(c) Debts or obligations wholly or partly paid: Principal, \$1,063,406.90; interest, none .....	1,063,406 90
53.	(d) Interest and dividends on debenture stock and shares of various companies .....	1,631,309 68
53a.	(e) Surplus receipts carried to section I. (contra), no separate banking accounts being kept .....	129,131 85
Total . . .		\$9,339,925 60

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 MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.
 

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1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: \$34,066.66.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$118,166.56.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, none; on debentures, none; on debenture stock, none.
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) Six per cent.; (b) five per cent.
  - (ii) Not owned beneficially: (a) None; (b) none.
6. Of the mortgages owned beneficially by the Corporation, none are on realty situate in Ontario, and \$60,085.33 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, none are on realty situate in Ontario, and none are on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: None.
  - (ii) Not so owned: None.
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., none; amount, .....
  - (ii) Not so owned: No., none; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$98,000.
  - (ii) Not so owned: None.
11. How often are the securities held by the Corporation valued? Once a year, for the purposes of the annual accounts, and every three months for the information of the directors.
12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: None specifically, but all the officers and staff are insured generally to the extent of \$97,333.33.  
 (b) Are the said bonds executed by private sureties or by Guarantee Companies? By Lloyds.
13. Date when the accounts of the Corporation were last audited? To year ended 29th April, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
 For 1916: Robertson, Hill & Co., Chartered Accountants, London, Eng.  
 For 1917: The same.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? Preference dividends were paid on the 15th April and 15th October, 1916, at 5% per annum. No dividends were paid on the preferred ordinary and deferred ordinary shares.
16. What is the date appointed for the Annual Meeting? Within a period of not more than fifteen months after the date of the last preceding Annual General Meeting. Date of last Annual Meeting? 4th September, 1916.
17. Special General Meetings held in 1916: Dates, none.

## CAPITAL TRUST CORPORATION, LIMITED.

Head Office: Ottawa, Ont.

## CONSTATING INSTRUMENTS.

The Capital Trust Corporation, Limited, was incorporated in 1912 by special Act of the Parliament of the Dominion of Canada (2 Geo. V., C. 81).

Registered on the Trust Companies' Register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of the Loan and Trust Corporations Act.

## ANNUAL STATEMENT

Of the condition and affairs of the Capital Trust Corporation, Limited, of Ottawa, Ontario, at the 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 10 Metcalfe Street, in the City of Ottawa, in the Province of Ontario.

The Board is constituted of twenty-four directors, holding office for the term of one, two and three years.

The directors and chief executive officers of the Corporation at the 31st December, 1916, were as follows:

M. J. O'Brien, President, Renfrew, Ont.;	February 8th, 1916;	February, 1919.
Dennis Murphy, Vice-President, Ottawa, Ont.;	" "	" 1919.
Hon. S. N. Parent, Vice-President, Ottawa, Ont.;	" 10th, 1914;	" 1917.
R. P. Gough, Vice-President, Ottawa, Ont.;	" 8th, 1916;	" 1919.
A. E. Corrigan, Vice-President, Ottawa, Ont.;	" 9th, 1915;	" 1918.
T. P. Phelan, Director, Toronto, Ont.;	" 8th, 1916;	" 1919.
J. J. Lyons, Director, Toronto, Ont.;	" "	" "
A. E. Provost, Director, Ottawa, Ont.;	" "	" "
E. W. Tobin, Director, Bromptonville, Que.;	" 9th, 1915;	" 1918.
Arthur Furland, Director, Haileybury, Ont.;	April 11th, 1916;	" 1919.
M. Connolly, Director, Montreal, Que.;	February 9th, 1915;	" 1918.
Hugh Doheny, Director, Montreal, Que.;	" 9th, 1915;	" "
Edward Cass, Director, Winnipeg, Man.;	" "	" "
Gordon Grant, Director, Ottawa, Ont.;	" "	" "
F. E. McKenna, Director, Montreal, P.Q.;	April 11th, 1916;	" 1919.
Hon. R. G. Beazley, Director, Halifax, N.S.;	February 10th, 1914;	" 1917.
W. J. Poupore, Director, Montreal, Que.;	" "	" "
Hon. C. P. Beaubien, Director, Montreal, Que.;	" "	" "
E. Fabre Surveyor, Director, Montreal, Que.;	" "	" "
J. B. Duford, Director, Ottawa, Ont.;	June 13th, 1916;	" 1919.
Lt.-Col. D. R. Street, Director, Ottawa, Ont.;	February 10th, 1914;	" 1917.
Dr. B. G. Connolly, Manager, Ottawa, Ont.;	" 9th, 1915;	" 1918.
E. T. B. Pennefather, Secretary, Ottawa, Ont.;	" "	" "

A.—Permanent Capital Stock: Total amount authorized, \$2,000,000; total amount subscribed, \$649,100.00, as more particularly set out in Schedule A. hereto.



SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of joint Stock Companies Act or Private Acts.

Description.	Total amount issued and subsisting at 31st December, 1916.			Total amount of actual payments thereon.	Total amount unpaid on calls.
	No. of shares.	Par value.	Total amount held.		
Subject to 10 calls at 30 days .....	6,491	\$ 100	\$ 649,100	\$ c. 321,489 20	\$ c. 327,610 80

LIST OF SHAREHOLDERS AS AT 31st DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31st DECEMBER, 1915.

Capital and Liabilities.

I.—Capital (Liabilities to Stockholders or Shareholders.)

A.—Permanent Stock or Shares.

1. (a) Ordinary joint stock fully called. Total called, \$649,100.00, on which has been paid .....	\$321,489 20
5. (e) Unappropriated profits on (1) .....	11,901 20

Liabilities to the Public.

41. Other liabilities to the public, viz.:	
42. (a) Sundry accounts .....	1,106 01
Total actual liabilities .....	\$334,496 41

II.—Contingent Liabilities.

49. Money for which the Corporation is contingently liable, viz.:	
50. (a) Principal guaranteed	} \$249,172 76
51. (b) Interest guaranteed	
56. (e) Other contingent liabilities, estates, trusts, agencies, etc. ....	707,046 05
Total contingent liabilities .....	956,218 81
Gross total liabilities, actual and contingent .....	\$1,290,715 22

I.—Assets of which the Corporation is the Beneficial Owner.

B.—Debts Secured by Mortgages of Land.

9. (a) Debts (other than item 10) secured by mortgages of land .....	\$111,305 60
*11. (c) Interest due and accrued on (9) and not included therein .....	7,127 96
	\$118,433 56

\*Interest accrued on mortgages held against guaranteed investment account.

## BALANCE SHEET.—Continued.

Cr.

Assets.

## C.—Debts not above enumerated for which the Corporation holds securities as follows:

14. (b) Debts secured by Municipal bonds or debentures ..	\$130,930 55	
19. (g) Debts secured by stocks, or bonds of other governments .....	29,467 75	
20. (h) Debts secured by permanent stock or shares of the Corporation .....	13,100 00	
22. (i) Debts secured by stocks on call .....	400 00	
†26. (n) Intrest due or accrued on item (14) (25) and not included therein .....	5,237 82	
		179,136 12

## D.—Unsecured Debts.

27. (a) Sundry accounts, fees, dues, etc. ....	12,954 22
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## E.—Cash.

31. (a) On hand and in bank .....	16,950 58
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## F.—Assets not hereinbefore mentioned.

37. (a) Office furniture, stationery, etc. ....	\$4,046 24	
38. (b) Organization expenses .....	2,701 50	
39. (c) Accrued interest on bank balances .....	274 19	
		7,021 93

Total of assets owned beneficially by Corporation ..... \$334,496 41

## II.—Assets not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantor.

(a) Mortgage securities:		
43. (i) Principal .....		26,963 71
(b) Other securities:		
45. (i) Principal .....		183,721 92

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(b) Other securities:		
49. (i) Principal .....	\$674,538 81	
52. (d) Uninvested trust funds .....	70,994 37	
		745,533 18
Total assets II. ....		\$956,218 81
Gross total assets I. and II. ....		\$1,290,715 22

†Interest accrued on debentures, bonds, etc., against guaranteed investment account.

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for its Own Use.

## A.—Balance from 31st December, 1915.

## 1. Cash:

	(Col. 1.)	(Col. 3.)	(Total Col. 4.)
2. (i) On hand .....	.....	\$14 67	
3. (ii) In bank .....	.....	\$13,330 25	\$13,344 92

## B.—Sums Received Wholly or Partly on Capital Stock.

4. (a) Calls on joint stock permanent capital...	.....	33,435 00	
5. (b) Premiums on (4) .....	\$2,475 00	.....	35,910 00

## C.—Receipts on Account of Investments, Loans or Debts.

## (a) On mortgages of Realty:

10. (i) Principal .....	.....	250 00	
11. (ii) Interest .....	6,449 49	.....	6,699 49

## (b) On other securities:

12. (i) Principal .....	.....	1,800 89	
13. (ii) Interest or dividends .....	11,192 19	.....	12,993 08

## E.—Miscellaneous.

18. (a) Commission, brokerage .....	3,902 46	.....	
19. (b) Premiums or bonus on loans .....	472 16	.....	4,374 62

## G.—Receipts from Other Sources.

30. (a) Sundry suspense items .....	.....	44,102 11	44,102 11
Totals .....	\$24,491 30	\$92,932 92	\$117,424 22

## II.—Received as a Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

## (b) Cash:

	(Col. 1.)	(Col. 2.)	(Col. 4.)
32. (i) On hand .....	\$729 42		
33. (ii) In bank .....	64,703 74	.....	\$65,433 16

## B.—Received on Account of Investments, Loans or Debts.

34. (a) On mortgages: Principal, \$10,367.35; interest, \$2,867.92 .....	2,867 92	\$10,367 35	13,235 27
35. (b) On other securities: Principal, \$2,162.69; interest, \$8,379.23 .....	8,379 23	2,162 69	10,541 92



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

## C.—Receipts from Real Estate.

37. (a) Sales .....	.....	\$2,970 00	\$2,970 00
38. (b) Rents .....	\$7,244 49	.....	7,244 49

## D.—Receipts from other sources, viz.:

39. (a) Guaranteed funds .....	6,794 14	333,727 51	340,521 65
40. (b) Estates, trusts and agencies .....	.....	112,431 59	112,431 59
Totals .....	\$90,718 94	\$461,659 14	\$552,378 08

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	(Col. 1.)	(Col. 3.)	(Col. 4.)
1. (a) Loaned on mortgages of realty .....	.....	\$10,096 88	\$10,096 88
(b) Loaned or invested in other securities, viz.:			
2. (i) Municipal and school debentures .....	.....	5,134 38	
3. (ii) Unsecured .....	.....	2,200 00	7,334 38

## C.—Borrowed Money (other than foregoing), or Interest Thereon Paid, viz.:

24. (g) Guarantees paid: Principal, —; interest	\$8,499 79	.....	8,499 79
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## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	16,086 04		
26. (b) Commission or brokerage .....	1,786 75		
28. (d) Stationery, postage, printing and advertising .....	2,867 26		
29. (e) Law costs .....	12 50		
30. (f) Fuel, rent, taxes .....	3,344 23		
31. (g) Travelling expenses .....	695 72		
32. (h) Registration fees .....	787 98		
33. (i) Other management expenditure, including war tax .....	1,069 74		
			26,650 22

## E.—Other Expenditures, viz.:

34. (a) Cancelled stock (returned) .....	.....	750 00	
35. (b) Office furniture .....	.....	597 29	
36. (c) Sundry suspense items .....	.....	46,545 08	
			47,892 37

## F.—Balance.

37. (a) Cash on hand and in bank .....	.....	16,950 58	16,950 58
Totals .....	\$35,150 01	\$82,274 21	\$117,424 22

## CASH ACCOUNT.—Continued.

Expenditure for the year ending 31st December, 1916.

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

(b) Loaned or invested in other securities, viz.:

43.	(i) Bonds and debentures .....	\$151,492 12	\$151,492 12
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## B.—Other Expenditures.

50.	(a) Commission or remuneration paid for management of estate, trust or agency .....	\$3,592 53		
51.	(b) Rents, taxes and rates .....	6,988 79		10,581 32
52.	(c) Debts or obligations wholly or partly paid: Principal, \$71,338.52; interest, \$10,334.07 .....	10,334 07	71,338 52	81,672 59
53.	(d) Guaranteed investments .....	1,936 52	235,701 16	237,637 68

## C.—Balance.

54.	(a) Cash on hand and in banks .....	70,994 37	70,994 37
	Totals .....	\$22,851 91	\$529,526 17
			\$552,378 08

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, none; issued elsewhere, none.
2. Amount of other existing obligations which will mature in 1917: None.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: .....
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, .....; on debentures, .....; on debenture stock on guaranteed investments about  $4\frac{1}{2}\%$ .
5. Average rate of interest per annum received by the Corporation during 1916: (a) On mortgages of realty; (b) on other securities.  
(i) Owned beneficially by the Corporation: (a)  $7.40\%$ ; (b)  $6.46\%$ .  
(ii) Not owned beneficially: (a)  $7.20\%$ ; (b)  $7.05\%$ .
6. Of the mortgages owned beneficially by the Corporation, \$53,805.60 is on realty situate in Ontario, and \$59,500.00 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$24,763.71 is on realty situate in Ontario, and \$2,200.00 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:  
(i) Funds or securities owned beneficially, none.  
(ii) Not so owned, none.
9. Number and aggregate amount of mortgage upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:  
(i) Owned beneficially, No., .....; amount, .....  
(ii) Not so owned, No., .....; amount, .....
10. Aggregate market value of land mortgaged to the Corporation:  
(i) Mortgages owned beneficially, \$209,041.00.  
(ii) Not so owned, \$82,460.00.

- 
11. How often are the securities held by the Corporation valued? Yearly.
  12. (a) Specify the officers of the Corporation who are under bond and for what sum respectively? \$21,000.00 on staff and officers.  
(b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Company.
  13. Date when the accounts of the Corporation were last audited? December 30th, 1916.
  14. Names and addresses of the auditors respectively for 1916 and for 1917 (if appointed):  
For 1916: J. F. Cunningham, F.C.A. (Can.), E. Desermeaux.  
For 1917:
  15. What were the dividend days of the Corporation in 1916 and what rate or rates of dividend were paid on those days respectively? None.
  16. What is the date appointed for the Annual Meeting? 2nd Tuesday in February.  
Date of last Annual Meeting? February 8th, 1916.
  17. Special General Meetings held in 1916: Dates, none.



## THE STERLING TRUSTS CORPORATION.

Head Office, Toronto, Ontario.

## CONSTATING INSTRUMENTS.

The Sterling Trusts Corporation was incorporated by Special Act of the Parliament of Canada, 1-2 Geo. V., chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario

Registered on the Trust Companies Register, 1st December, 1913.

## ANNUAL STATEMENT

Of the condition and affairs of The Sterling Trusts Corporation, of Toronto, as at 31st December, 1916, and for the year ending on that day, made to the Registrar of Loan Corporations for the Province of Ontario, pursuant to the laws of the said Province.

The head office of the Corporation is at No. 80 King Street East, in the City of Toronto, and Province of Ontario.

The Board is constituted of twelve directors holding office for the term of one year.

The directors and chief executive officers of the Corporation at 31st December, 1916, were as follows, together with their respective terms of office:

W. S. Dinnick, President, Toronto, Ont.;	28th February, 1916;	26th February, 1917.
E. D. McCallum, Vice-President, Regina, Sask.;	"	"
J. Firstbrook, Vice-President, Toronto, Ont.;	"	"
H. L. Johnson, Director, Toronto, Ont.;	"	"
A. H. Tasker, Director, Regina, Sask.;	"	"
F. C. L. Jones, Director, Toronto, Ont.;	"	"
N. H. Stevens, Director, Chatham, Ont.;	"	"
W. F. C. Sellers, Director, Toronto, Ont.;	"	"
Dr. E. Jessop, M.P.P., Director, St. Catharines, Ont.;	"	"
J. W. Scott, Director, Listowel, Ont.;	"	"
H. Waddington, Managing Director, Toronto, Ont.;	"	"
J. G. Langton, Secretary and Director, Toronto, Ont.;	"	"

A.—Permanent Capital Stock: Total amount authorized, \$1,000,000.00. Total amount subscribed, \$1,000,000.00, as more particularly set out in Schedule A hereto.

## SCHEDULE A.

Class 2.—Fixed and permanent capital stock created by virtue of Joint Stock Companies' Acts or Private Acts.

Description.	No. of shares.	Par value of shares.	Total amount held.	Total amount paid thereon.	Total remaining unpaid.
		\$	\$ c.	\$ c.	\$ c.
1. Fully called.....	2,132	100	213,200 00	213,200 00	.....
2. Partly paid.....	7,122	100	712,200 00	184,231 00	527,969 00
3. Subscribed on which pay- ment on par value have not been made.....	746	100	74,600 00	.....	74,600 00
Totals .....	10,000	.....	1,000,000 00	397,431 00	602,569 00

LIST OF SHAREHOLDERS AS AT 31ST DECEMBER, 1916.

(Not printed.)

BALANCE SHEET AS AT 31ST DECEMBER, 1916.

Dr. Capital and Liabilities.

Capital (Liabilities to Stockholders or Shareholders).

A.—Permanent Capital Stock or Shares.

1. (a) Ordinary joint stock capital fully called; total called, \$213,200; total paid thereon, no calls.....	\$213,200 00	
2. (b) Ordinary joint stock capital, .... per cent. called; Total called partly paid; total paid thereon, no calls .....	184,231 00	
5. (e) Unappropriated profits in respect of (1) and (2)....	3,800 05	
6. (f) Reserve fund in respect of (1) and (2) .....	60,000 00	
		\$461,231 05

Liabilities to the Public.

42. (a) Charges against capital securities guaranteed to company .....	\$15,471 20	
44. (c) Sundry unpaid accounts .....	2,098 68	
		17,569 88
Total actual liabilities .....		\$478,800 93

II.—Contingent Liabilities.

• 49. Money for which the Corporation is contingently liable:		
50. (a) Principal guaranteed .....	\$450,173 41	
55. (d) Trust funds uninvested not bearing interest and not guaranteed .....	50,015 33	
56. (e) Other contingent liabilities, assets, on hand for realization and administration .....	2,908,780 18	
Total contingent liabilities .....		3,408,968 92
Gross total liabilities, actual and contingent .....		\$3,887,769 85

Cr. Assets.

I.—Assets of which the Corporation is the Beneficial Owner.

1. (a) Office premises situate as follows:		
(i) Regina, Sask., held in freehold....	\$75,921 99	
Less mortgages .....	5,132 60	
		\$70,789 39
5. (b) Freehold land (including buildings) .....	2,278 43	
		\$73,067 82

B.—Debts Secured by Mortgages of Land.

9. (a) Debts secured by mortgages of land and other securities on land .....	\$310,001 42	
11. (c) Interest due and accrued on (9) .....	2,758 25	
		312,759 67

E.—Cash.

32. (b) On hand and in banks .....		13,549 65
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## BALANCE SHEET.—Continued.

## F.—Assets not hereinbefore mentioned.

37. (a) Sundry debtors .....	\$25,010 09	
38. (b) Sundry investments .....	54,413 70	
		79,423 79
Total assets owned beneficially by Corporation .....		\$478,800 93

## II.—Assets Not Owned Beneficially by Corporation, but for which the Corporation is Accountable.

## A.—As Guarantors.

(a) Mortgage securities:		
43. (i) Principal .....	\$53,130 17	
(b) Other securities:		
45. (i) Principal .....	392,264 87	
		\$445,395 04

## B.—As Trustee, Representative, Guardian or Agent (without guarantee).

(a) Mortgage securities:		
47. (i) Principal .....	\$240,000 00	
(b) On other securities:		
49. (i) Principal .....	586,950 00	
51. (c) Unsecured debts inventoried value of unrealized original assets of estates .....	2,081,830 18	
52. (d) Uninvested trust funds .....	54,793 70	
		2,963,573 88
Total of assets II. ....		\$3,408,968 92
Gross total assets I. and II. ....		\$3,887,769 85

## CASH ACCOUNT.

Receipts for the year ending 31st December, 1916.

## I.—Received by the Corporation for Its Own Use.

## A.—Balances from 31st December, 1916.

	Col. 1.	Col. 3.	Col. 4.
1. Cash:			
2. (i) On hand .....		\$92 57	
3. (ii) In bank .....		21,812 97	\$21,905 54

## B.—Sums received wholly or partly on Capital Stock; par value, \$100 per share.

4. (a) Calls on joint stock permanent capital. ....			35,527 50
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## C.—Receipts on account of Investments, Loans or Debts.



## CASH ACCOUNT.—Continued.

Receipts for the year ending 31st December, 1916.

(a) On mortgages of realty:			
10.	(i) Principal . . . . .	15,453 38	
11.	(ii) Interest . . . . .	\$8,864 58	
(b) On other securities:			
12.	(i) Principal . . . . .	9,727 40	
13.	(ii) Interest or dividends . . . . .	7,496 35	
(c) Unsecured debts:			
14.	(i) Principal . . . . .	164 84	
			<u>41,706 55</u>
E.—Miscellaneous.			
18.	(a) Commission, brokerage (or remuneration as corporate agent, trustee, etc.) . . . . .		7,885 16
G.—Receipts from other sources.			
30.	(a) Rents . . . . .	\$1,327 50	
	(b) Miscellaneous receipts . . . . .	\$1,739 82	
	(c) Temporary loans repaid . . . . .	18,143 05	
			<u>21,210 37</u>
Total . . . . .			<u>\$128,235 12</u>

## II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.

## A.—Balance from 31st December, 1915.

31. (b) Cash:			
32.	(i) On hand . . . . .	\$18,172 35	
33.	(ii) In bank—less O.D. . . . .	1,311 53	
			<u>\$16,860 82</u>

## B.—Receipts on account of Investments, etc.

34.	(a) Mortgages: Principal, \$6,099.23; interest, \$1,345.33 . . . . .	\$1,345 33	\$6,099 23
35.	(b) On other securities: Principal, \$54,979.96; interest, \$10,569.84 . . . . .	10,569 84	54,979 96
			<u>72,994 36</u>

## C.—Receipts from Real Estate.

38.	(b) Rents . . . . .	\$3,872 80	
			<u>3,872 80</u>

## D.—Receipts from other sources, viz.:

39.	(a) Sundry collections estates and agencies . . . . .	\$277,250 63	
40.	(b) Receipts for investment . . . . .	15,250 00	
41.	(c) Capital advances . . . . .	21,700 00	
	Sundry trusts . . . . .	9,293 25	
			<u>323,493 88</u>
Total . . . . .			<u>\$417,221.86</u>

## CASH ACCOUNT.

Expenditure for the year ending 31st December, 1916.

## I.—Expended on Corporation Account.

## A.—Sums Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
1. (a) Loaned on mortgages of realty .....	.....	\$19,713 97	
(b) Loaned or invested in other securities, viz.:			
2. (i) Invested in agreements for sale.. ..	.....	4,980 93	
3. (ii) Interest and advances on guaranteed securities .....	.....	25,098 12	
4. (iii) Temporary advances to clients... ..	.....	27,123 09	
7. (d) Incumbrances on realty paid off .....	.....	7,491 25	
(e) Insurance or taxes advanced on property mortgaged to the Corporation ....	.....	386 53	
			\$84,793 89

## C.—Borrowed Money.

18. (a) Bank account .....	.....	.....	304 47
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## D.—Management Expenses (other than foregoing).

25. (a) Salaries, wages and fees .....	\$12,787 72		
26. (b) Commission or brokerage .....	206 78		
28. (d) Stationery, postage, printing and advertising . . . . .	4,452 45		
30. (f) Fuel, rent, taxes (other than in 7 and 32) and rates .....	8,417 75		
31. (g) Travelling expenses .....	539 20		
32. (h) Registration fees .....	307 03		
33. (i) Other management expenditure .....	65 53		
			26,776 46

## E.—Other Expenditure, viz.:

34. (a) War revenue fund and patriotic fund..	\$743 65		
35. (b) Miscellaneous . . . . .	2,067 00		
			2,810 65

## F.—Balance.

37. (a) Cash on hand and in bank and loan company.....			13,549 65
Total . . . . .			\$128,235 12

## II.—Expended on Trust or Agency Account.

## A.—Loaned or Invested on Capital Account.

	Col. 1.	Col. 3.	Col. 4.
42. (a) Loaned on mortgages of realty.....	.....	\$4,921 84	
(b) Loaned and invested on or in other securities:			
43. (i) Collections returned to clients.. ..	.....	232,117 14	
44. (ii) Miscellaneous expenditures ....	.....	1,901 18	
			\$238,940 16

## CASH ACCOUNT.—Continued.

(b) Incumbrances on realty paid off, viz.:			
48.	(i) Principal . . . . .	17,091 25	
49.	(ii) Interest . . . . .	\$14,665 02	
			31,756 27
B.—Other Expenditures.			
50.	(a) Commission or remuneration paid for management of estate, trust or agency (including item 26) . . . . .	\$5,209 34	
51.	(b) Rents, taxes and rates . . . . .	5,495 17	
52.	(c) Debts or obligations wholly or partly paid (principal) . . . . .	\$35,449 22	
53.	(d) Trust investment receipts retired . . . . .	20,314 78	24,654 76
			\$91,123 27
C.—Balance.			
54.	(a) Cash in various banks and loan company . . . . .		55,402 16
Total . . . . .			\$417,221 86

## MISCELLANEOUS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1916.

1. Amount of debentures maturing in 1917: Issued in Canada, . . . . .; issued elsewhere, . . . . .
2. Amount of other existing obligations which will mature in 1917: Office site, \$5,132.60.
3. Amount of securities held by the Corporation which will mature and become payable to the Corporation in 1917: \$18,225.40.
4. Average rate of interest per annum paid by the Corporation during 1916: On deposits, . . . . .; on debentures, . . . . .; on debenture stock, . . . . .
5. Average rate of interest per annum received by the Corporation during 1916:
  - (a) On mortgages of realty; (b) On other securities.
  - (i) Owned beneficially by the Corporation: (a) 7½%; (b) 7½%.
  - (ii) Not owned beneficially: (a) 7%; (b) 7%.
6. Of the mortgages owned beneficially by the Corporation, \$134,820.64 is on realty situate in Ontario, and \$175,180.78 is on realty situate elsewhere.
7. Of the mortgages not owned beneficially by the Corporation, \$445,395.00 is on realty situate in Ontario, and \$880,719.26 is on realty situate elsewhere.
8. Loans written off or transferred to real estate account during 1916, viz.:
  - (i) Funds or securities owned beneficially: . . . . .
  - (ii) Not so owned: . . . . .
9. Number and aggregate amount of mortgages upon which compulsory proceedings have been taken by the Corporation in 1916, viz.:
  - (i) Owned beneficially: No., 3; amount, \$4,185.00.
  - (ii) Not so owned: No., 1; amount, \$2,157.00.
10. Aggregate market value of land mortgaged to the Corporation:
  - (i) Mortgages owned beneficially: \$40,000.
  - (ii) Not so owned: . . . . .
11. How often are the securities held by the Corporation valued? Once in two or three years.



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12. (a) Specify the officers of the Corporation who are under bond, and for what sum respectively: Manager and Accountant, \$2,500.00 each.
- (b) Are the said bonds executed by private sureties or by Guarantee Companies? Guarantee Companies.
13. Date when the accounts of the Corporation were last audited? 31st December, 1916.
14. Names and addresses of the auditors respectively for 1916, and for 1917 (if appointed):  
For 1916: A. C. Neff & Co., Toronto.  
For 1917: Same.
15. What were the dividend days of the Corporation in 1916, and what rate or rates of dividend were paid on those days respectively? .....
16. What is the date appointed for the Annual Meeting? 26th February, 1917. Date of last Annual Meeting? 28th February, 1916.
17. Special General Meetings held in 1916: Dates .....

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# COMPARATIVE TABLES

SHOWING

LIABILITIES, ASSETS, RECEIPTS AND EXPENDITURES, ETC.

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COMPARATIVE

Showing Liabilities

Liabilities and Assets.	Loan Companies having only permanent stock.		Loan Compan- minating stock manent stock minating
	1915.	1916.	1915.
Capital Stock.	\$ c.	\$ c.	\$ c.
Capital authorized (permanent).....	106,329,102 19	106,862,477 00	.....
Capital subscribed (permanent).....	54,847,317 19	54,857,112 00	1,552,800 00
Capital subscribed (terminating).....	.....	.....	1,199,770 00
Liabilities.			
Liabilities to Shareholders :			
Permanent.... { Stock fully paid up .....	32,860,244 09	32,993,033 72	888,200 00
Prepaid.....	113,822 98	106,574 50	.....
Stock paid up in part .....	10,004,328 40	10,173,972 72	364,271 53
Terminating . { Stock fully paid .....	.....	.....	.....
Prepaid.....	.....	.....	131,960 00
Instalment stock.....	.....	.....	266,490 62
Reserve fund .....	24,952,212 77	26,435,174 25	513,766 44
Dividends declared and unpaid.....	1,122,897 90	1,172,512 21	33,952 77
Contingent fund.....	262,690 41	267,541 49	5,964 68
Unappropriated profits.....	1,540,433 69	1,778,203 93	92,525 38
Profits on terminating stock .....	.....	.....	64,026 68
Other liabilities to shareholders.....	.....	26,130 48	45 00
Total liabilities to shareholders.....	70,863,630 24	72,953,143 30	2,361,203 10
Liabilities to the public :			
Deposits .....	22,412,199 08	23,782,914 07	312,395 56
Interest on deposits.....	185,307 00	197,769 99	7,707 54
Debentures payable in Canada.....	23,431,006 88	23,553,062 49	2,188,889 26
Debentures payable elsewhere.....	76,272,865 65	72,461,977 99	.....
Debenture stock .....	1,792,777 48	1,206,368 79	.....
Interest on debentures and debenture stock .....	961,904 43	1,049,604 76	39,368 81
Due on loans in process of completion.....	180,935 02	137,243 59	.....
Borrowed on mortgages and on other securities.....	.....	.....	5,047 33
Owing to banks.....	35,632 74	48,769 14	.....
Other liabilities to public .....	369,483 80	2,811,240 53	1,321 15
Total liabilities to public.....	125,642,112 08	125,248,951 35	2,554,729 65
Contingent liabilities .....	.....	.....	.....
Grand total liabilities to shareholders and public ...	196,505,742 32	198,202,094 65	4,915,932 75
Assets.			
Debts secured by mort- { Mortgages of realty .....	152,869,923 01	149,013,967 79	4,504,284 72
gages of land..... { Mortgaged land held for sale.....	399,551 22	574,390 42	38,043 45
Interest .....	1,864,238 69	1,958,618 31	17,627 13
Debts secured by :			
Municipal debentures and debenture stock .....	3,104,887 54	7,249,761 26	110,972 69
Government securities .....	1,461,604 41	5,239,531 26	500 00
Shareholders' stock .....	816,217 74	789,364 20	40,713 11
Stocks, bonds and securities, other than foregoing .....	18,967,390 18	9,101,069 90	13,909 10
Office premises .....	3,679,296 62	3,421,043 71	16,327 34
Freehold land.....	576,522 82	1,394,923 83	23,667 37
Office furniture.....	62,438 28	54,100 11	6,573 10
Cash .....	11,814,229 42	10,940,433 67	128,755 16
Other assets.....	889,442 39	8,464,890 19	14,559 58
Balance—profit and loss.....	.....	.....	.....
Total assets owned beneficially.....	196,505,742 32	198,202,094 65	4,915,932 75
Assets not owned beneficially .....	.....	.....	.....
Grand total of assets .....	196,505,742 32	198,202,094 65	4,915,932 75





COMPARATIVE

Showing Receipts

Receipts and Expenditure.	Loan Companies having only permanent stock.		Loan Compan- minating stock manent stock minating
	1915.	1916.	1915.
Receipts.			
	\$ c.	\$ c.	\$ c.
Received by the Corporation for its own use.			
Cash Balance 31st December, 1914-1915.....	6,278,059 45	8,276,514 30	204,126 73
Received from shareholders during the year.....	304,574 27	354,807 93	82,757 20
Received from borrowers } (principal and interest) .....	31,585,174 75	41,023,661 42	341,152 54
and investments			
Real estate ..... { Rents .....	98,189 98	133,906 72	908 35
	341,031 45	196,299 96	25 00
Bank advances..... { Sales .....	89,632 24	47,317 24	
Borrowed money.....			
Received from depositors during the year.....	44,376,681 59	53,202,203 57	425,374 20
for guaranteed investments .....			
Debentures issued during the year.....	9,956,241 05	10,255,968 90	793,756 36
Debenture stock .....			
Bank interest.....	67,817 64	156,841 82	1,336 12
Miscellaneous.....	172,770 15	203,429 17	3,803 98
Terminating converted into Permanent stock.....			2,151 23
Totals .....	93,270,172 57	113,850,951 03	1,855,391 71
II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust.			
Cash Balance, 31st December, 1914-1915 .....			
Received from borrowers during the year.....			
Real estate..... { Rents .....			
Money received for investment.....			
Other receipts.....			
Totals.....			
Grand total receipts.....	93,270,172 57	113,850,951 03	1,855,391 71
Expenditure.			
I.—Expended on Corporation Account.			
Loaned during the year on mortgages ....	11,186,339 86	11,842,938 15	110,624 30
Loaned during the year on other securities .....	12,059,444 42	20,913,597 68	23,218 18
Real estate purchased and incumbrances paid off .....	283,710 60	236,636 59	
Insurance and taxes advanced .....	120,104 24	55,836 16	39 50
Dividends..... { Permanent.....	2,895,466 12	3,041,006 14	74,908 99
			4,320 00
Repaid bank..... { Terminating.....		12,190 65	2,027 02
Repaid borrowed money.....			
Deposits paid off (principal and interest) .....	42,978,455 49	52,634,753 12	447,757 96
Debentures paid off .....	12,603,258 66	15,253,667 01	864,572 38
Debenture stock paid off.....	35,348 41	35,324 00	
Paid for withdrawn, converted, matured or retired stock.....			101,783 55
Cost of management .....	1,562,115 23	1,640,675 84	62,288 93
Guaranteed investments .....			
Other .....	1,296,718 40	1,072,865 53	30,095 74
Balance, cash 31st December, 1915-1916.....	8,249,211 14	7,111,460 16	128,755 16
Totals .....	93,270,172 57	113,850,951 03	1,855,391 71
I.—Expended on Trust or Agency Account.			
Loaned during the year on mortgages.....			
Loaned during the year on other securities.....			
Repayment of trust funds.....			
Real estate purchased and encumbrances paid off .....			
Other.....			
Balance 31st December, 1915-1916 .....			
Totals .....			
Grand total expenditure.....	93,270,172 57	113,850,951 03	1,355,391 71



TABLES—Continued.

and Expenditure.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Total.	
	1916.	1915.	1916.	1915.	1916.	1915.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
128,755 16	257,959 11	181,539 00	1,529,241 46	1,299,223 32	8,269,386 75	9,886,031 78
88,149 71			356,972 32	240,522 60	744,303 79	683,480 24
225,744 93	1,292,411 51	1,276,962 53	16,627,072 41	19,969,308 72	49,845,811 21	62,495,677 60
1,594 96	174,458 03	184,006 20	165,693 63	148,731 04	439,249 99	468,238 92
1,764 65	359,855 82	503,584 59	71,150 26	652,715 92	772,062 53	1,354,365 12
	79,042 13	1,276,958 57	1,326,693 69	2,295,303 96	1,495,368 06	3,619,579 77
	134,579 55			1,503,799 94	134,579 55	1,503,799 94
486,801 89	496,742 38	602,143 14			45,298,798 17	54,291,148 60
			3,117,594 81	1,819,677 30	3,117 594 81	1,819,677 30
980,181 22	25,152 40	170,744 99			10,775,149 81	11,406,895 11
1,069 49			7,478 90	5,594 50	76,632 66	163,505 81
8,559 07	41,349 92	61,284 28	1,945,588 54	2,137,095 95	2,163,512 59	2,410,368 47
738 09					2,151 23	738 09
1,923,359 17	2,861,550 85	4,257,223 30	25,147,486 02	30,071,973 25	123,134,601 15	150,103,506 75
			13,462,867 27	16,864,148 61	13,462,867 27	16,864,148 61
			39,997,661 12	47,823,464 96	39,997,661 12	47,823,464 96
			1,414,116 17	1,569,783 99	1,414 116 17	1,569,783 99
			1,860,585 11	3,490,607 74	1,860,585 11	3,490,607 74
			57,672,785 64	50,851,125 24	57,672,785 64	50,851,125 24
			4,186,857 41	43,431,645 83	4,186,857 41	43,431,645 83
			118,594,872 72	164,030,776 37	118,594,872 72	164,030,776 37
1,923,359 17	2,861,550 85	4,257,223 30	143,742,358 74	194,102,749 62	241,729,473 87	314,134,283 12
110,337 50	80,231 56	31,318 05	1,772,387 71	2,482,164 60	13,149,583 43	14,466,758 30
34,734 09	859,277 75	811,219 21	5,229,385 23	16,395,524 23	18,176,325 58	38,155,075 21
	209,334 69	682,855 55	4,422,819 87	490,503 83	4,915 865 16	1,409,995 97
	114 30	2,269 00	283,217 30	145,811 30	405,630 04	202,903 61
79,434 92	259,083 32	237,684 36	949,548 81	949,903 73	4,179,007 24	4,308,029 15
					4,320 00	
10 70	223,407 75	1,103,655 45	6,881,331 23	2,119,320 79	7,111,766 00	3,235,177 59
			287,928 90	2,069,365 06	287,928 90	2,069,365 06
480,735 80	463,213 37	588,920 84			43,889,426 82	53,704,309 76
903,315 56	286,872 14	343,458 25			13,754,703 18	16,500,440 82
					35,348 41	35,324 00
102,752 86					101,783 55	102,752 86
64,775 12	112,976 10	145,273 00	1,680,977 95	1,789,284 84	3,418,358 21	3,640,008 80
			2,032,901 07	2,542,725 66	2,032,901 07	2,542,725 66
22,049 07	178,346 17	106,957 04	307,764 63	249,057 10	1,812,924 94	1,450,928 74
125,099 25	181,539 00	204,839 70	1,299,223 32	838,312 11	9,858,728 62	8,279,711 22
1,923,359 17	2,861,550 85	4,257,223 30	25,147,486 02	30,071,973 25	123,134,601 15	150,103,506 75
			7,741,767 89	7,016,842 90	7,741,767 89	7,016,842 90
			14,032,349 45	31,242,063 93	14,032,349 45	31,242,063 93
			77,747,529 03	98,471,176 48	77,747,529 03	98,471,176 48
			1,086,946 96	838,182 18	1,086,946 96	838,182 18
			1,118,819 25	2,078,334 42	1,118,819 25	2,078,334 42
			16,867,460 14	24,384,176 46	16,867,460 14	24,384,176 46
			118,594,872 72	164,030,776 37	118,594,872 72	164,030,776 37
1,923,359 17	2,861,550 85	4,257,223 30	143,742,358 74	194,102,749 62	241,729,473 87	314,134,283 12



COMPARATIVE

Showing Miscel

Miscellaneous.	Loan Companies having only permanent stock.		Loan Compan- minating stock manent stock minating
	1915.	1916.	1915.
Loans written off or transferred to real estate { Owned beneficially Not so owned.....	\$ c. 629,302 42	\$ c. 1,265,842 81	\$ c. 8,208 38
Debentures maturing during 1916-1917.....	13,987,941 67	15,816,501 33	736,203 49
Average rate of interest paid on:	per cent.	per cent.	per cent.
1. Deposits .....	3.5871	3.5457	4.0
2. Debentures .....	4.5431	4.6990	5.125
3. Debenture stock .....	4.0	4.25	.....
Average rate of interest received on:			
Mortgages of realty { Owned beneficially .....	7.107	7.116	6.64
Not so owned .....	.....	.....	.....
Other securities { Owned beneficially.....	5.823	5.815	6.30
Not so owned.....	.....	.....	.....
Number and amount of { Number ... { Owned beneficially.....	1,086	954	6
mortgages enforced. { Not so owned.....	.....	.....	.....
Amount ... { Owned beneficially.....	\$1,958,499 58	\$2,003,624 29	\$14,300 00
Not so owned.....	.....	.....	.....

TABLES.—Concluded.

laneous details.

ies having ter- as well as per- or having ter- stock only.	Loaning Land Companies.		Trust Companies.		Grand Totals.	
	1916.	1915.	1916.	1915.	1915.	1916.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	69,317 24		60,799 02	75,493 46	713,004 26	1,460,423 50
.....				133,721 64	133,721 64	464,044 31
857,496 40	417,306 00	242,329 33	.....	464,044 31	15,141 451 16	16,916,327 06
per cent.	per cent.	per cent.	per cent.	per cent.	per cent.	per cent.
4.0	3.50	3.50	.....	.....	3.69	3.68
5.0	4.381	4.583	.....	.....	4,683	4,760
.....	.....	.....	.....	.....	4.0	4.25
6.906	6.28	6.10	6.913	6.873	6.735	6.748
.....	.....	.....	6.936	5.867	6.936	5 867
6.30	5.66	5.66	5.872	6.833	5.913	6.152
.....	.....	.....	5,822	5,909	5.822	5.909
.....	.....	20.	69	130	1161	1104
.....	.....	.....	343	322	343	322
.....	.....	60,799 02	\$197,140 53	405,100 76	\$2,169,840 11	2,469,524 07
.....	.....	.....	904,916 35	879,605 62	904,916 35	879,605 62

Orders-in-Council granted under R.S.O. 1897, c. 206, s. 8 (1), empowering the Courts to appoint Trusts Corporations as trustee, administrator, guardian, etc., without security.

[Revised and re-enacted by 8 Edw. VII. (1908), c. 43, s. 2; 2 Geo. V., chap. 34, s. 20.]

Name of Company.

1. Toronto General Trusts Corporation.
2. Trusts and Guarantee Company, Limited.
3. National Trust Company, Limited.
4. Canada Trust Company.
5. Union Trust Company, Limited.
6. Royal Trust Company.
7. Imperial Trusts Company of Canada.
8. Mercantile Trust Company of Canada, Limited.
9. Chartered Trust and Executor Company.
10. Canada Permanent Trust Company.
11. Sterling Trusts Corporation.
12. Capital Trust Corporation, Limited.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by Trustees.

Name of Company.

1. Canada Landed and National Investment Company, Limited.
2. Toronto Savings and Loan Company.
3. British Mortgage Loan Company of Ontario.
4. Midland Loan and Savings Company.
5. London Loan and Savings Company of Canada.
6. Toronto Mortgage Company.
7. Crown Savings and Loan Company.
8. Oxford Permanent Loan and Savings Society.
9. Canadian Mortgage Investment Company.

List of Loan Corporations whose debentures have been authorized by Order-in-Council for purposes of investment by Trustees and with whom Trustees may deposit trust funds. R.S.O. 1897, c. 130, as amended by 62 V. (2nd sess.), c. 11, s. 32, and by 1 Edw. VII., c. 14, s. 1, and by 3 Edw. VII., c. 7, s. 25, and by 7 Edw. VII., c. 28, s. 1, and by 1 Geo. V., c. 26, s. 28; R.S.O. 1914, c. 121, s. 28-29.

Name of Company.

1. Canada Permanent Mortgage Corporation.
2. Guelph and Ontario Investment and Savings Society.
3. London and Canadian Loan and Agency Company, Limited.
4. Industrial Mortgage and Savings Company.
5. Victoria Loan and Savings Company.
6. Landed Banking and Loan Company.
7. Hamilton Provident and Loan Society.
8. The Huron and Erie Mortgage Corporation.
9. Central Canada Loan and Savings Company.
10. Oxford Permanent Loan and Savings Society.
11. East Lambton Farmers' Loan and Savings Company.
12. Lambton Loan and Investment Company.
13. Ontario Loan and Debenture Company.
14. Royal Loan and Savings Company.
15. Southern Loan and Savings Company.



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## LIST OF LOAN CORPORATIONS

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## LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
254	Brantford Trust Company (Limited)....	Brantford ....	W. G. Helliker .....
349	British Empire Trust Company (Limited)	Toronto .....	*Francis Chas. Annesley
98	British Mortgage Loan Company of Ontario .....	Stratford ....	J. A. Davidson .....
20	Brockville Loan and Savings Company (Limited) .....	Brockville ....	L. C. Dargavel .....
24	Canada Landed and National Investment Company (Limited) .....	Toronto .....	Edward Saunders ...
29	Canada Permanent Mortgage Corporation	" .....	{ John Massey } { R. S. Hudson } .....
338	Canada Permanent Trust Company ....	" .....	{ John Massey } { R. S. Hudson } .....
265	Canada Trust Company .....	London .....	Hume Cronyn .....
34	Canadian Mortgage Investment Company	Toronto .....	F. W. G. Fitzgerald ..
244	Canadian Northern Prairie Lands Company (Limited) .....	" .....	L. W. Mitchell .....
355	Capital Trust Corporation (Limited) ...	Ottawa .....	B. C. Connolly .....
39	Central Canada Loan and Savings Company .....	Peterboro' ....	E. R. Wood (Toronto)
290	Chartered Trust and Executor Company.	Toronto .....	John J. Gibson .....
102	Colonial Investment and Loan Company.	" .....	A. J. Jackson .....
44	Credit Foncier Franco-Canadien, Montreal .....	" .....	*W. E. Long .....
49	Crown Savings and Loan Company ....	Petrolea .....	C. Egan .....
202	Dominion Permanent Loan Company ...	Toronto .....	F. M. Holland .....
53	Dominion Savings and Investment Society .....	London .....	Nathaniel Mills .....
193	Dyment, Securities, Loan and Savings Company .....	Barrie .....	S. Dyment .....
57	East Lambton Farmers' Loan and Savings Company .....	Forest .....	Newton Tripp .....
183	Edinburgh Canadian Mortgage Company (Limited) .....	Toronto .....	*Wood, Gundy & Company .....
326	Fidelity Trusts Company of Ontario ....	London .....	W. J. Harvey .....
62	Frontenac Loan and Investment Society.	Kingston .....	R. C. Cartwright.....
143	Great West Permanent Loan Company ..	Toronto .....	*A. C. Mitchell.....
72	Grey and Bruce Loan Company .....	Owen Sound..	Wm. P. Telford .....
320	Guardian Trust Company (Limited)....	Toronto .....	W. S. Morden .....
66	Guelph and Ontario Investment and Savings Society .....	Guelph .....	John E. McElderry ..
77	Hamilton Provident and Loan Society ..	Hamilton ....	Donald M. Cameron ..
208	Home Building and Savings Association of Ottawa .....	Ottawa .....	A. H. Fitzsimmons ..
82	Huron and Erie Mortgage Corporation ..	London .....	M. Aylesworth .....
314	Imperial Trusts Company of Canada ....	Toronto .....	J. A. Withrow .....
88	Industrial Mortgage and Savings Company .....	Sarnia .....	D. N. Sinclair .....
108	Lambton Loan and Investment Company	" .....	James. H. Kittermaster
93	Landed Banking and Loan Company ...	Hamilton ....	C. W. Cartwright ....
163	London and Canadian Loan and Agency Company (Limited) .....	Toronto .....	William Wedd, Jr. ...
148	London Loan and Savings Company of Canada .....	London .....	Malcolm John Kent ..
277	London and Western Trusts Company (Limited) .....	" .....	John S. Moore .....

## CORPORATIONS.

President.	Description of Company	When incorporated.	Financial statement for year ending
Christopher Cook .....	Trusts Co. ...	16th December, 1907	December 31st, 1916.
R. M. Horne Payne .....	" .....	30th April, 1902	"
John Brown .....	Loan Co. ....	5th October, 1877	"
D. W. Downey .....	" .....	11th May, 1885	"
John Hoskin, K.C., LL.D., D.C.L. ....	" .....	1858	"
W. G. Gooderham .....	" .....	1st March, 1855	"
W. G. Gooderham .....	Trusts Co. ...	7th March, 1913	"
Thomas G. Meredith, K.C. ..	" .....	23rd July, 1894	"
L. A. Hamilton .....	Loan Co. ....	11th August, 1899	"
D. B. Hanna .....	Loaning Land Co. ....	30th May, 1905	"
M. J. O'Brien .....	Trusts Co. ...	1st April, 1912	"
E. R. Wood .....	Loan Co. ....	7th March, 1884	"
E. F. B. Johnston, K.C. ....	Trusts Co. ...	25th April .....	"
A. J. Jackson .....	Loan Co. ....	14th June, 1900	"
J. H. Thors .....	" .....	January, 1881	"
J. L. Englehart .....	" .....	30th January, 1882	"
F. McPhillips .....	" .....	7th May, 1890	"
Thomas H. Purdon, K.C. ....	" .....	20th April, 1872	"
A. E. Dymment .....	Loan Co. ....	15th May, 1902	"
James Hutton, M.D. ....	" .....	19th December, 1891	"
Sir Andrew H. L. Fraser ...	" .....	24th February, 1912	"
T. H. Purdon, K.C. ....	Trusts Co. ....	23rd March, 1910	"
Lt.-Col. H. R. Smith, C.M.G..	Loan Co. ....	13th August, 1863	"
W. T. Alexander .....	" .....	10th May, 1889	"
S. J. Parker .....	" .....	8th April, 1910	"
Cawthra Mulock .....	Trusts Co. ...	19th January, 1876	"
Alexander Baine Petrie ....	Loan Co. ....	6th June, 1871	"
George Hope .....	" .....	24th June, 1890	"
E. Butterworth .....	" .....	18th March, 1864	"
T. G. Meredith, K.C. ....	" .....	23rd June, 1887	"
James H Mitchell .....	Trusts Co. ...	20th August, 1889	"
John Cowan, K.C. ....	Loan Co. ....	27th March, 1847	"
Norman S. Gurd .....	" .....	16th December, 1876	"
C. S. Scott .....	" .....	1863	"
Thomas Long .....	" .....	2nd May, 1877	"
G. G. McCormick .....	" .....	17th September, 1896	"
Sir George Gibbons, K.C. ...	Trusts Co. ...		



## LIST OF LOAN

Page.	Name of Company.	Chief Office in Ontario.	Manager, Secretary or *Chief Agent.
302	Mercantile Trust Company of Canada (Limited) .....	Hamilton ....	Stuart C. Macdonald..
153	Midland Loan and Savings Company ...	Port Hope ..	J. H. Helm .....
343	Montreal Trust Company .....	Toronto .....	*John F. Hobkirk ....
271	National Trust Company (Limited) ....	" .....	W. E. Rundle .....
213	Niagara Falls Building, Savings and Loan Association .....	Niagara Falls	B. M. Benson .....
117	Ontario Loan and Debenture Company..	London .....	Alfred M. Smart .....
217	Owen Sound Loan and Savings Company	Owen Sound .	C. A. Fleming .....
158	Oxford Permanent Loan and Savings Society .....	Woodstock ...	Malcolm Douglas ....
168	People's Loan and Savings Corporation..	London .....	Wm. Spittal .....
223	Peterborough Workingmen's Building and Savings Society .....	Peterborough	J. Corkery .....
197	Port Arthur and Fort William Mortgage Company (Limited) .....	Port Arthur ..	A. J. McComber .
234	Provident Investment Company .....	Toronto .....	A. H. Cox .....
332	Prudential Trust Company (Limited) ..	" .....	*Aemilius Jarvis .....
173	Real Estate Loan Company of Canada (Limited) .....	" .....	E. L. Morton .....
178	Royal Loan and Savings Company ....	Brantford ....	W. G. Helliker .....
296	Royal Trust Company .....	Toronto .....	*Bruce L. Smith, (Toronto) .....
	Scottish American Investment Company (Limited) (a) .....	" .....	*W. H. Lockhart-Gordon .....
248	Scottish Ontario and Manitoba Land Company (Limited), Glasgow .....	" .....	*Mowat, Maclellan, Hunter & Parkinson
138	Security Loan and Savings Company ...	St. Catharines.	Eugene F. Dwyer ....
113	Southern Loan and Savings Company ..	St. Thomas...	Jno. Walker Stewart..
132	Standard Reliance Mortgage Corporation	Toronto .....	H. Waddington .....
362	Sterling Trusts Corporation .....	" .....	Col. J. G. Langton ...
283	Toronto General Trusts Corporation ....	" .....	A. D. Langmuir .....
127	Toronto Mortgage Company .....	" .....	Walter Gillespie .....
239	Toronto Savings and Loan Company ...	Peterborough .	W. G. Morrow .....
308	Trusts and Guarantee Company (Limited) .....	Toronto .....	E. B. Stockdale .....
259	Union Trust Company (Limited), The..	" .....	J. M. McWhinney ....
122	Victoria Loan and Savings Company ...	Lindsay .....	Charles E. Weeks ....
230	Walkerville Land and Building Company (Limited) .....	Walkerville ..	R. L. Daniels .....
188	Waterloo County Loan and Savings Company .....	Waterloo .....	P. V. Wilson .....

(a) The Scottish American Investment Company, Limited. This Company is withdrawing from business in Ontario, and for this purpose is registered under 1 Edward VII., chap. 12, sec. 18, as amended by 5 Edward VII., chap. 12, sec. 17, and by 8 Edward VII., chap. 33, sec. 46. The sworn statement of the Chief Agent for Ontario for the year ending 31st December, 1916, shows the assets of the Company then in Ontario at \$24,346 23, consisting of Loans secured by Mortgages of land, \$21,829 16; sale agreements and mortgages given for balance of purchase money, \$2,350 67; Cash on hand or in Bank, \$166 40; that the Company had then no liabilities in Ontario.

## CORPORATIONS.

President.	Description of Company	When incorporated	Financial statement for year ending
Cyrus A. Birge .....	Trusts Co. ...	12th November, 1906	December 31st, 1916
Wm. Henwood .....	Loan Co. ....	5th July, 1872	"
Sir Herbert S. Holt .....	Trusts Co. ...	21st March, 1889	"
J. W. Flavelle .....	" ....	12th August, 1898	"
R. P. Slater .....	Local Loan Co.	5th March, 1894	"
John McClary .....	Loan Co. ....	26th September, 1870	"
W. A. Bishop .....	" ....	1st April, 1889	"
H. J. Finkle .....	" ....	27th October, 1865	"
W. F. Roome, M.D. ....	" ....	22nd June, 1892	"
T. B. McGrath .....	" ....	17th January, 1889	"
J. J. Carrick, M.P. ....	" ....	27th December, 1913	"
H. C. Cox .....	Loaning Land Co. ....	3rd November, 1893	"
B. Hal Brown .....	Trusts Co. ...	19th May, 1909	"
M. H. Aikins, M.D. ....	Loan Co. ....	17th September, 1879	"
Christopher Cook .....	" ....	24th March, 1876	"
H. V. Meredith .....	Trusts Co. ...	24th June, 1892	"
.....	.....	.....	.....
Robert Anderson .....	Loaning Land Co. ....	15th December, 1879	December 31st, 1916
Henry J. Taylor .....	Loan Co. ....	12th March, 1870	"
Wm. Mickleborough .....	" ....	25th November, 1903	"
Nathan H. Stevens .....	" ....	14th February, 1873	"
W. S. Dinnick .....	Trusts Co. ...	19th May, 1911	.....
Hon. Featherston Osler, K.C.	" ....	1st April, 1899	December 31st, 1916
Hon. Sir William Mortimer Clark, LL.D., W.S., K.C. ..	Loan Co. ....	15th December, 1899	"
Herbert C. Cox .....	Loaning Land Co. ....	15th June, 1885	"
James J. Warren .....	Trusts Co. ...	24th February, 1897	"
Henry F. Gooderham .....	" ....	7th August, 1901	"
W. Flavelle .....	Loan Co. ....	4th September, 1895	"
J. Harrington Walker .....	Loaning Land Co. ....	22nd October, 1890	"
Thos. Hilliard .....	Loan Co. ....	7th April, 1913	"















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